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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
350 BISHOPS WAY BROOKFIELD, WISCONSIN 53005 414-784-9540

NAIC REPORT ON PROFITABILITY

BY LINE AND BY STATE

FOR THE YEAR

1980

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NAIC
EST. 1871

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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To: All Members of the NAIC

Date: June 15, 1981

Re: NAIC Report on Profitability By Line and By State

Dear Commissioner:

Enclosed is the NAIC Report on Profitability By Line and By State for the year 1980.

The NAIC developed the Report on Profitability By Line and By State in 1973 as an adjunct to the NAIC Profitability Report by Company. It has been published annually beginning with the data in the 1973 annual statements. The NAIC Committee charged with the responsibility for developing the report and keeping it up-to-date is now the Financial and Profitability Information (A3) Subcommittee. Following the June 1981 Meeting in Detroit, responsibility will shift to the new Financial Condition (EX4) Subcommittee.

The purpose of the By Line and By State report is to establish a standard format for determining profitability in property and liability insurance by state and by line of insurance. The purpose of the NAIC Profitability report by company, to which this report is an adjunct, is to establish a standard format for determining the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other businesses and industries.

The data reported in the NAIC annual statement by each insurer has been adjusted by formulas adopted by the NAIC to estimate a "going concern" or "generally accepted accounting principles" basis. This is done because the NAIC annual statement is primarily aimed at presenting the data needed for regulation of solvency and hence in some important respects is more conservative than normal "going concern" accounting.

The determination of insurance company and industry profitability and their comparison with other industries and the determination of insurance industry profitability by line and by state provides one of the elements necessary for evaluating whether competition is effective in regulating prices in the insurance business, and whether those insurance company and industry profits are sufficient to attract necessary capital.

However, in making such evaluation, it should be noted that except for premiums earned, losses incurred, and dividends to policyholders, the data are not state specific but rather are national averages derived from the Countrywide Insurance Expense Exhibit. The data which are not state specific are allocated to individual states by that state's premium or losses in order to produce the results by state.

Most companies do not restrict their operations to writing a single line of business in a single state. Accordingly the profit by line by state analysis is built in part on allocations of individual company financial data reflecting a multi-line, multi-state operation.

Due to the fluctuation in underwriting results, it is recommended that caution be exercised in the use of the report for analyzing the experience of one or a few companies, and that of all companies over a period of less than several years.

However, when reviewing results for several years, it should be noted that beginning with 1978, the Reports By State include changes in reserves for Incurred-But-Not-Reported (IBNR) losses. For some lines this has a substantial effect on operating and underwriting ratios.

The analysis of the profit for individual insurers and for the industry as a whole is a complex and controversial subject. For example, insurers with higher than average profits may not necessarily have higher than average rates. Very often the reverse is true. Also, when reviewing these results it should be remembered that there are often substantial fluctuations from one year to the next, both for the industry aggregates and especially for individual insurers. Nevertheless, the industry aggregates are indicators of current competitive and market conditions, and over a span of several years, indicate the relative conditions in insurance versus other industries. Similarly the results for individual insurers, especially the market leaders, while subject to many influences and estimations, are indicators of how that insurer has fared relative to other insurers and the industry as a whole.

It is important to note that these exhibits are much more useful when viewed in conjunction with other information. Competitive conditions by line and by state, type of rate regulation, effects of involuntary market mechanisms, market share, rate of growth, leverage and capitalization, type of legal structure, marketing methods, price level, rate of inflation, exposure to risk and investment policy are examples of other factors which should be considered in evaluating these results. It also is important to note these exhibits provide evaluations of past performance. Prospective rates and future operating results are dependent on many variables in addition to those just described.

Details of the Profitability Report are discussed in the next section. Following that are the detailed formulas used in the computation.

A. Data Base

The two basic data sources are page 14 of the Annual Statement and the Insurance Expense Exhibit. These statements are prepared on different bases. Page 14 of the Annual Statement is in terms of direct premiums and direct losses, while the Insurance Expense Exhibit is largely on a net premium basis. Accordingly, it was necessary to allocate countrywide average expenses, most of which are reported on a net basis, back to the original states and lines.

As with any data base, it is important that the data base remain consistent over time. The occasional nonavailability or inconsistency of an individual company's data could create a distortion and should be kept in mind for any analysis.

B. Direct Versus Net of Reinsurance

Due to the fact that it is virtually impossible to assign reinsurance on a by-state by-line basis, the direct basis is used for all allocations. In general, this results in distortion for

individual company, line or state data. However, these distortions are minimized when the data are aggregated. This problem is discussed further in Section D below.

C. Length of Experience Period

The report includes data by year, by company, by-line and by-state. Due to fluctuations in the underwriting results of the property and liability insurance industry, care should be taken in drawing conclusions from the data of only one year when in this detail.

D. Allocation of Data By State

Premiums earned, losses incurred and dividends paid to policyholders are state specific and do not need to be allocated. All other data are not state specific and are allocated based on countrywide averages.

Different methods of allocating various expense components are used. Direct premium written are used to allocate investment income and all other expenses except loss adjustment expenses. For loss adjustment expenses, the allocation method assumes that the relationship of net (after reinsurance) loss adjustment expenses to net incurred losses should hold by state on a direct basis. This relationship does not always hold, especially where excess treaties come into play.

The allocation methods produce two distinct problems. First, the methods result in allocating a given value of expenses by the ratio of direct to net premiums, thus they can produce an over or under allocation of the expense quantity in each state for a given line. It should be noted that the reporting of aggregate values does not alleviate this problem because data from reinsurers are not included. In addition, individual state ratios may differ from the countrywide average ratios used in the report. This particularly affects investment gain, selling expenses and taxes, licenses and fees.

E. Line of Business

For both practical and theoretical reasons, profitability results are presented for only certain lines of business. Over time, the reported lines have changed, reflecting changes in the Insurance Expense Exhibit and the changing interest of the NAIC.

F. Incurred But Not Reported losses

For the years prior to 1978, Incurred But Not Reported loss reserve changes were omitted in the "Direct Losses Incurred" figure appearing on Page 14 of the Annual Statement. In recognition of the distortions created by this omission incurred but not reported losses were introduced into the experience starting with 1978.

G. Federal Income Taxes

The report is designed to represent, as closely as possible, the results of a company as if it were operating in one state for only one line although there are no actual tax consequences on that basis. A problem arises when the adjusted underwriting profit is in fact a loss whose tax consequences exceed the taxes due on the net investment income associated with that line and state. The NAIC currently reports a negative

income tax value in such cases. By reporting a negative income tax value, the resulting after-tax profit item no longer is solely related to a given line in a given state in a given year.

THE INDIVIDUAL FORMULAS

1. Premiums Earned

These are state specific Direct Premiums Earned as reported in Column 3 of Page 14.

2. Investment Gain

The ratio of the amount of investment gain allocated on a countrywide basis to a given line (IEE, Line 13) to net premiums earned (IEE, Line 2) is multiplied by the ratio of direct premiums earned (Item 1 above). To the extent that reinsurance affects investment gain allocated to a line of business to a different degree than it affects net premium earned the amount of investment gain allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If the ratio of IEE Line 13 to IEE Line 2 exceeds .40 and if IEE Line 23 (Direct Premiums Earned) is greater than IEE Line 2, IEE Line 23 is substituted for IEE line 2. The ratio is limited in any event to a minimum of zero and a maximum of .40.

3. Losses Incurred

These are state specific "Direct Losses Incurred" from Column 6 of Page 14. As noted previously, for the years prior to 1978, Incurred But Not Reported loss reserve changes were omitted from losses incurred.

4. Loss Adjustment Expense

The countrywide total of loss adjustment expense is allocated on the IEE to the several lines of business. The ratio of this quantity, (IEE, Line 5), to net losses incurred (IEE, Line 3) is multiplied by direct losses incurred (Item 3 above). The value is limited to a minimum of zero and maximum of direct losses incurred. To the extent that reinsurance affects loss adjustment expense to a different degree than it affects incurred losses the amount of loss adjustment expense allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 5 exceeds IEE Line 3, and IEE Line 17 (Direct Premium Written) exceeds twice IEE Line 1 (Net Premium Written), one half of IEE Line 17 is substituted for IEE Line 3.

The limitation to a maximum of Direct Losses Incurred is a problem for some lines, such as malpractice, where loss adjustment expenses might indeed exceed Direct Losses Incurred in a given year.

The aggregate results of this allocation produce virtually the identical result for direct business as the aggregate results for net business.

5. General Expenses

The countrywide total of general expenses are allocated on the IEE to the several lines of business. The ratio of general expenses incurred (IEE, Line 10) for a given line to adjusted direct premiums earned (IEE, Line 23) is multiplied by direct premiums earned (Item 1 above). To the extent that pooling agreements, reinsurance or other adjustments affect IEE Line 10 to a different degree than IEE Line 23, the amount of general expenses allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 10 is positive and if IEE Line 23 is less than IEE Line 10, IEE Line 2 (Net Premium Earned) is substituted for IEE line 23 (Adjusted Direct Premium Earned). In any event, the amount is limited to a minimum of zero and a maximum of Direct Premium Earned (Item 1 above).

6. Selling Expenses

Selling expenses are defined as the sum of other acquisition, field supervision, and collection expenses incurred (IEE, Line 7) plus adjusted direct commission and brokerage incurred (IEE, Line 19). The countrywide totals of these expenses are allocated on the IEE to the several lines of business. The ratio of this quantity to adjusted direct premiums written (IEE, Line 17) is multiplied by direct premiums earned (Item 1 above). To the extent that pooling agreements or reinsurance have affected these items of expense to a different degree than written premium, the amount of selling expense allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 19 is zero or negative, and if Page 8, Part 2C, Column 1 (Direct Premium Written) is positive, which usually occurs only when the insurer has failed to complete IEE Line 19, IEE Line 6 (Net Commissions and Brokerage Incurred) is substituted for IEE Line 19. Also, if IEE Line 17 is less than the sum of IEE Lines 7 + 19, and if the sum of IEE Lines 7 + 19 is positive, IEE Line 1 (Net Premium Written) is substituted for IEE Line 17. In any event the result is limited to a minimum of zero and a maximum of direct premium earned (Item 1 above).

7. Taxes, Licenses and Fees

The countrywide total of Taxes, Licenses and Fees are allocated on the IEE to the several lines of business. The ratio of Taxes, Licenses and Fees incurred (IEE, Line 11) for a given line to adjusted direct premiums written (IEE, Line 17) is multiplied by direct premiums earned (item 1 above). To the extent that pooling agreements or reinsurance have affected Taxes, Licenses and Fees incurred to a different degree than adjusted direct premiums written, the amount of Taxes, Licenses and Fees allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 17 is less than 2.5 times IEE Line 11, IEE Line 1 (Net Premium Written) is substituted for IEE Line 17.

This calculation assumes that the proportion to be distributed to each state varies only with the premium volume. However, it is known that Taxes, Licenses and Fees, inter alia, vary by state.

Attached to the report is a list of the current tax rates for each of the states by line of insurance. This list should be reviewed to see whether a particular state has tax rates that are higher or lower than the countrywide average which is also shown on the list. If so, appropriate adjustments should be made in the results for that state.

8. Dividends to Policyholders

These are state specific dividends paid as reported in column 4 of Page 14. To the extent that dividends paid are different from dividends incurred, the underwriting profit will be distorted.

9. Income Taxes

The Federal income taxes are calculated by taxing at 46% the computed value of underwriting profit (Item 1 less Items 3, 4, 5, 6, 7 and 8: Earned Premiums less Incurred Losses, Loss Adjustment Expense, General Expenses, Selling Expense, Taxes, Licenses and Fees and Dividends to Policyholders) plus a tax rate calculated for investment gain. The tax rate on investment gain recognize the portion of each insurer's investment gain which is tax exempt. This calculation may differ materially from the taxes actually incurred by the insurer by carry-backs, carry-forwards, investment tax credits and other offsets.

10. After-Tax Underwriting Profit

This is equal to 54% of adjusted underwriting profit (Item 1 less Items 3, 4, 5, 6, 7 and 8: Premiums Earned less Losses Incurred, Loss Adjustment Expense, General Expense, Selling Expense, Taxes, Licenses and Fees, and Dividends to Policyholders).

It should be noted that this quantity may be negative. As such, it implies that the value of tax losses may be used against other years, states, lines or non-insurance businesses.

11. Operating Profit

This equals underwriting profit plus the after-tax value of investment gain ascribed to the line.

In any computer project of this size, some errors are bound to occur and consequently complete accuracy cannot be guaranteed. If you have any questions about the accuracy or completeness of any item in this report, supporting detail is available for each line in the report, showing each company individually. The supporting detail for your State is enclosed with the report.

If you have any suggestions or questions regarding the NAIC report, please contact any of the members of the Financial and Profitability Information (A3) Subcommittee Charles M. Potok, South Carolina Department of Insurance, Chairman of the Property and Casualty Task Force or the NAIC Support and Services Office in Milwaukee, (414-784-9540). If you desire to have additional copies of this report, or supporting detail by company for your department's use, you may request them from the NAIC Support and Services Office in Milwaukee. In addition, copies of this report are available for sale to the public at $50.00 per copy.

Sincerely,

William H. Woodyard, III
President

John W. Lindsay
Chairman Executive Committee and
Chairman Financial & Profitability
Information (A3) Subcommittee

Enclosures

TABLE OF CONTENTS

1. Comparison of Profitability for the Insurance Industry and Other Industries
   - Ten Year Summary of Profitability of the Insurance Industry 1
   - Comparison of Insurance Industry with Other Industries. 5

2. A copy of the NAIC Statement of Position on Financial Data in Property and Liability Insurance, adopted December, 1971 6

3. Specifications
   - Report on Profitability By Line and By State 7
   - Report on Profitability By Line Countrywide Using the Insurance Expense Exhibit. 9

4. Report on Profitability
   - Countrywide Based on the IEE 10
   - Countrywide 11
   - By State 12

5. Status Report Showing Those Companies Not Included in the Report
   - Alphabetic Order. 66
   - State of Domicile Order 71

6. Supporting Detail 76

7. Memorandum on State Premium Tax Rates 141

COMPARISON OF PROFITABILITY FOR THE INSURANCE INDUSTRY AND OTHER INDUSTRIES

1. Ten Year Summary of Profitability of the Insurance Industry

The NAIC Profitability Report by company has been produced for ten years, 1971 -- 1980. A summary of the results is shown below. The results for 1971 -- 1974 have been adjusted to reflect the changes in the report adopted in 1975, in order to place all 10 years on a comparable basis. The mean assets and mean net worth for 1971 -- 1978 have also been adjusted to reflect the changes adopted in 1979.

TABLE I
Industry Profitability All Lines Countrywide
Property and Liability Insurance
($ Millions)

	Underw. Income		Investmt. Income From						
	Before Tax	After Estim. Tax	Reserves After Est. Tax	Insurance Operating Income	Overall Operating Income	Total Return	Mean Assets	Mean Net Worth	Earned Premiums (Sales)
	1	2	3	4	5	6	7	8	9
1971				$1,535	$2,292	$3,318	$58,822*	$15,98?	$29,502
1972				2,022	3,060	4,858	71,038	21,12?	37,558
1973				1,480	2,715	−226	84,871	23,814	40,322
1974				11	1,202	−4,663	86,510	21,49?	42,100
1975	$−5,412	$−2,814	$1,921	−893	395	3,210	95,022	22,15?	48,489
1976	−1,813	−943	2,407	1,464	2,685	4,821	109,167	25,538	57,653
1977	1,792	932	2,926	3,858	5,519	5,009	130,802	30,970	69,350
1978	2,027	1,054	3,642	4,696	6,835	7,170	154,844	37,933	79,690
1979	−837	−452	4,896	4,444	7,080	9,077	182,507	46,350	88,783
1980	−888	−1,645	5,840	4,195	7,224	10,312	209,133	56,743	94,730
1971-80				22,812	39,077	42,886	1,182,716	302,106	588,677
1976-80	281	−1,054	19,711	18,657	29,343	36,389	786,453	197,534	390,706

	Return on Sales				Return on Net Worth		Return on Assets		Ratio of
	Underw. Income		Investm. Income From						
	Before Tax	After Est. Tax	Reserves After Est. Tax	Insurance Operating Income	Overall Operating Income	Total Return	Overall Operating Income	Total Return	Sales to Net Worth
	1 : 9	2 : 9	3 : 9	4 : 9	5 : 8	6 : 8	5 : 7	6 : 7	9 : 8
	10	11	12	13	14	15	16	17	18
1971				5.2%	14.3%	20.8%	3.9%	5.6%	1.8
1972				5.4	14.5	23.0	4.3	6.8	1.8
1973				3.7	11.4	−0.9	3.2	−.3	1.7
1974				.0	5.6	−21.7	1.4	−5.4	2.0
1975	−11.2%	−5.8%	4.0%	−1.8	1.8	14.5	.4	3.4	2.2
1976	−3.1	−1.6	4.2	2.5	10.5	18.9	2.5	4.4	2.3
1977	2.6	1.3	4.2	5.5	17.8	16.2	4.2	3.8	2.3
1978	2.5	1.3	4.6	5.9	18.0	18.9	4.4	4.6	2.1
1979	−0.9	−0.5	5.5	5.0	15.3	19.6	3.9	5.0	1.9
1980	−0.9	−1.7	6.2	4.4	12.7	18.2	3.5	4.9	1.7
1971-80				3.9	12.9	14.2	3.3	3.6	1.9
1976-80	0.1	−0.3	5.0	4.8	14.9	18.4	3.7	4.6	2.0

* End of year assets

Notes

1. Column 1 = Column 2 divided by .52 prior to 1979, divided by .54 for 1979 and 1980.

2. Underwriting income = premium earned - losses and expenses incurred + other income - dividends to policyholders - income taxes + change in prepaid expenses net of deferred taxes.

3. Column 3 = Column 4 minus Column 2.

4. Insurance operating income = underwriting income + the portion of the investment income attributable to reserves for unearned premiums and unpaid losses, net of income taxes. For 1971 - 1974 this was estimated by subtracting the estimated portion of the investment gain derived from investing the net worth. This was calculated to be 5.9% in 1975, net of taxes. The rate was estimated to be 5.7% in 1974, 5.5% in 1973 in 1972 and 5.1% in 1971.

5. Overall operating income - underwriting income + all investment income net of income taxes.

6. Total return = overall operating income + realized and unrealized capital gains net of capital gains taxes.

7. Assets = statutory assets + prepaid expenses + equipment, furniture and supplies.

   Mean assets = ½ (assets beginning of year + assets end of year).

8. Net worth = statutory capital and surplus (page 3, line 27) + prepaid expenses net of deferred taxes - deferred taxes on unrealized capital gains + nonadmitted furniture and equipment + unauthorized reinsurance balances + Schedule P statutory reserve.

   Mean Net Worth = ½ (net worth beginning of year + net worth end of year).

2. Comparison of Insurance Industry with other industries

When the profitability reports were first adopted in 1971, the NAIC stated, "accordingly, the NAIC deems it important to establish uniform standards for measuring the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other business and industries."

The primary method in general use for comparing profits among industries is the return on net worth. Return on sales is not generally used to compare profits among industries because the ratio of capitalization per dollar of sales varies considerably among industries. Industries with higher capitalization requirements per dollar of sales require a correspondingly higher return on sales to produce an equivalent return on net worth. But return on sales is useful for comparisons among companies within an industry. It also measures the effect of profit requirements on the price of an industry's products. Similarly, the return on assets is influenced by the degree of leverage between net worth and total assets, which also varies considerably among industries.

Shown below are rates of return on net worth for the property and liability insurance industry and several other industry groupings, using data from the NAIC report on profitability by company, Fortune Magazine, Forbes Magazine and Citibank. Fortune's industry grouping for "Diversified Financial" is largely composed of companies engaged in property/liability insurance with or without life insurance and other financial services. Insurers which are predominately life oriented are not included.

Fortunes, formula for return on net worth is net income divided by end of year net worth. Forbes' and Citibank's formula is net income divided by net worth at the start of the year. NAIC's formula is net income divided by mean net worth during the year. Fortune, Forbes and Citibank include realized capital gains in net income. The NAIC publishes two figures, one including all capital gains, realized and unrealized, and one excluding all capital gains, but only the latter is shown below because it is the most comparable to

Fortune, Forbes and Citibank. The NAIC formula uses assumed federal income tax rates rather than actual effective tax rates. The assumed rates are simplified rather than accounting for credits, offsets and deferments (such as the investment tax credit) and the fact that some insurers (such as state accident funds) are completely exempt from federal income taxes. Fortune, Forbes and Citibank use actual taxes as determined by each taxpayer.

In comparing returns on net worth among various industries, it makes little difference whether beginning net worth, ending net worth or mean net worth is used, as long as the same basis is used for all industries. Since all 3 methods are in use by various analysts, care must be taken in making comparisons to use the same basis throughout or to make appropriate adjustments if some data uses a different basis.

The results published by the NAIC, Fortune, Forbes and Citibank are all based on somewhat similar formulas. A comparison shows that for the period 1971 - 1980 the return on net worth for the property/liability insurance industry averaged about the same as for banks, utilities and all industry in general, but was more unstable. If realized and unrealized capital gains are included, the property/liability insurance results are even more unstable.

TABLE II

Comparison of Inter-Industry Rates of Return on Net Worth

	NAIC Property/ Liability Insurance	Fortune Magazine: Industry Means				
		Diversified Financial	Banks	Utilities	Transportation	Industrial
1971	14.3%	12.0%	12.1%	9.5%		9.8%
1972	14.5	11.9	11.9	9.7	3.8%	10.9
1973	11.4	11.2	12.5	10.0	4.7	13.7
1974	5.6	7.5	12.8	9.8	6.5	14.1
1975	1.8	8.9	12.1	9.9	3.7	11.4
1976	10.5	12.1	11.5	10.6	8.8	13.5
1977	17.8	16.7	11.6	11.1	10.1	13.3
1978	18.0	17.3	12.9	11.3	13.3	14.2
1979	15.3	17.5	14.1	12.0	13.2	16.1
1980	12.7	14.0	13.4	11.7	11.3	15.0
1971-1980	12.2	12.9	12.5	10.6	8.4	13.2
1976 - 1980	14.9	15.5	12.7	11.3	11.3	14.4

	Forbes Magazine: Industry Medians						
	Fire & Casualty Insurance	Multiple Line Insurance	Insurance	Banks	Electric Utilities	Surface Transportation	All Industry
1971	–	–	11.5	12.6	10.5	5.6	9.8
1972	–	–	13.1	12.1	11.3	6.9	10.7
1973	14.2	10.5	11.5	12.9	10.9	7.4	12.8
1974	10.2	10.8	10.9	13.5	10.7	9.2	13.3
1975	10.2	6.2	10.4	13.1	11.7	7.1	11.7
1976	13.3	12.8	12.8	11.1	11.8	11.5	12.9
1977	21.3	17.2	16.5	11.4	12.2	11.4	13.9
1978	25.4	20.8	20.3	13.2	12.3	11.9	15.4
1979	23.0	20.0	19.9	14.8	12.0	12.8	16.7
1980	21.5	17.8	16.4	15.2	11.3	15.1	16.1
1971-1980	17.4	14.5	14.3	13.0	11.5	9.9	13.3
1976-1980	20.9	17.7	17.2	13.1	11.9	12.5	15.0

	Citibank: Industry Means				
	Fire & Casualty Insurance	Banks	Utilities	Transportation	All Industry
1971	13.2	10.6	10.3	3.1	10.2
1972	12.9	10.5	10.3	4.8	10.6
1973	9.5	12.6	10.6	4.7	11.9
1974	2.8	10.7	10.4	6.4	12.3
1975	–3.8	10.3	11.0	2.8	11.1
1976	10.8	12.2	11.5	6.1	13.2
1977	21.0	12.5	12.1	7.1	14.1
1978	20.9	14.7	12.1	7.8	14.7
1979	17.2	15.6	12.3	7.8	16.3
1980	15.4	15.1	12.8	5.4	15.2
1971-1980	12.0	12.5	11.3	5.6	13.0
1976-1980	17.1	14.0	12.2	6.8	14.7

NAIC STATEMENT OF POSITION ON FINANCIAL DATA IN PROPERTY AND LIABILITY INSURANCE

The annual statement prescribed by the National Association of Insurance Commissioners establishes a uniform method of accounting and financial reporting for property and liability insurance companies. Because of the immense importance to the public that insurance companies be financially strong, and in recognition of the special nature of insurance operations, the annual statement forbids insurance companies from reporting as "assets" many items which might, under other systems of accounting, be so regarded. The NAIC hereby reaffirms the propriety and usefulness of the methods of accounting and reporting required by the annual statement. While consideration of improvements in the annual statement should be an ongoing process, the annual statement as prescribed from time to time should remain the official measure of the financial condition of property and liability insurance companies.

In addition to financial condition, however, regulatory agencies, consumers and investors often have other questions and concerns about insurance company operations, relating specifically to the "profitability" of, or total returns earned by, insurance companies. In order to respond to these questions and concerns in a meaningful and useful way, it is necessary to present data concerning insurance company operations in a format which permits fair comparisons with other kinds of business. The annual statement alone, while it has sometimes been misused for this purpose, does not facilitate such comparisons.

Additionally, and quite apart from the misuse of the annual statement, public confusion about the profitability of property and liability insurance companies also arises from the occasional artificial isolation of underwriting profits (exclusive of investment income) as the criterion of profitability. While this standard of profitability has long, if not always, been ignored in practice by insurers and regulators alike, the traditional literature has given it an untoward respectability and currency.

Accordingly, the NAIC deems it important to establish uniform standards for measuring the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other businesses and industries. Additionally, because of the importance which consumers and others may attach to such data, the NAIC should annually publish such data and make it available to interested persons.

Attached as Attachment A is the form of the uniform standard measure of profitability. Notes to Attachment A explain the meaning and derivation of the information contained therein.

In order to avoid misuse of the data, it should be emphasized that insurance rates are mainly dependent upon prospective loss and expense experience for the kind of insurance, the state, and the territorial and other classification for which each rate is designed. Profitability data, on the other hand, reflect the results of past operations on a company-wide basis, and of themselves tell us nothing about the propriety of particular insurance rates.

The most appropriate method of reflecting realized and unrealized capital gains and losses in statements of financial results remains subject to a great deal of controversy and disagreement. Capital gains or losses of all kinds are subject to extreme fluctuations from year to year. Additionally, unrealized capital gains can be said to be speculative in the sense that they may never be realized. Accordingly, Attachment A shows operating results (excluding all capital gains and losses) and total results (including realized capital gains and losses), but does not include unrealized capital gains and losses (which are shown in a footnote for informational purposes).

Further study and consideration are necessary not only for the purpose of developing improved methods of reflecting capital gains and losses, but also on account of many other difficulties in measuring the profitability of property and liability insurance companies. Attachment A should be regarded as preliminary, rather than final, and should be subject to continued study and review.

SPECIFICATIONS FOR

1980 REPORT ON PROFITABILITY BY LINE AND BY STATE

A. Groupings of Line of Business (based on page 14)

1. Total All Lines, sum of all lines except 31
2. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
3. Private Passenger Auto Liability, lines 19.1 and 19.2
4. Private Passenger Auto Physical Damage, line 21.1
5. Commercial Auto Total, lines 19.3, 19.4 and 21.2
6. Commercial Auto Liability, lines 19.3 and 19.4
7. Commercial Auto Physical Damage, line 21.2
8. Homeowners, line 4
9. Farmowners, line 3
10. Commercial Multiple Peril, lines 5 and 27
11. Ocean and Aircraft, lines 8 and 22
12. Fire and Allied Lines, etc., lines 1, 2, 9, 10, 12, 25 and 26
13. Medical Malpractice, line 11
14. Other Liability, line 17
15. Workmen's Compensation, line 16
16. Group A & H, line 13
17. Credit A & H, line 14
18. Other A & H, lines 15.1, 15.2, 15.3, 15.4, 15.5 and 15.6
19. Fidelity and Surety, lines 23 and 24
20. Credit, line 28

B. Items (All are shown as a percentage of premiums earned)

1. Premiums Earned, page 14, Column 3.
2. Investment Gain, IEE line 13 ÷ IEE line 2 x (1).
   If IEE line 13 ÷ IEE line 2 is greater than .40 and if IEE line 23 is greater than IEE line 2, substitute IEE line 23 for IEE line 2. Limit to a minimum of zero and a maximum of .40 x (1).
3. Losses Incurred, page 14, Column 6.
4. Loss Adjustment Expenses, IEE line 5 ÷ IEE line 3 x (3).
   If IEE line 5 exceeds IEE line 3 and if IEE line 17 exceeds 2 x IEE line 1, substitute ½ IEE line 17 for IEE line 3.
   Limit to a minimum of zero and a maximum of (3).
5. General Expenses, IEE line 10 ÷ IEE line 23 x (1).
   If IEE line 10 is positive and IEE line 23 is less than IEE line 10, substitute IEE line 2 for IEE line 23. Limit to a minimum of zero and a maximum of (1).
6. Selling Expenses, IEE lines 7 and 19 ÷ IEE line 17 x (1).
   If IEE line 19 is zero or negative and Page 8 Part 2C Col. 1 is positive, substitute IEE line 6 for IEE line 19. If IEE line 17 is less than the sum of IEE lines 7 + 19 and if the sum of IEE lines 7 + 19 is positive, substitute IEE line 1 for IEE line 17.
   Limit to a minimum of zero and a maximum of (1).
7. Taxes, licenses and fees, IEE line 11 ÷ IEE line 17 x (1).
   If IEE line 17 is less than 2.5 x IEE line 11 substitute IEE line 1 for IEE line 17.
   Limit to a minimum of zero and a maximum of .40 x (1).

8. Dividends to Policyholders, Page 14, Column 4.
9. Income taxes = .46 [(1) - (3) - (4) - (5) - (6) - (7) - (8)] + Rx(2) where,
   $R = .46 \frac{A - B}{A}$
   A = Page 6 Part 1 Col. 8 Lines 1 + 1.1 + 1.2 + 1.3 + 3 + 4 + 5 + 6 + 7 + 8 + 9, (Investment income less dividends)
   B = Page 6 Part 1 Col. 8 Line 1.1, (Investment Income on Tax Exempt obligations)
   Limit R to a maximum of .46 and a minimum of zero.
10. Underwriting Profit = .54 [(1) - (3) - (4) - (5) - (6) - (7) - (8)].
11. Operating Profit = (1) + (2) - (3) - (4) - (5) - (6) - (7) - (8) - (9).

SPECIFICATIONS FOR
1980 SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT

Shown below are the specifications for a countrywide page of the by line by state profitability report, using IEE data instead of page 14 data. This is a supplement to the by line by state report which includes a countrywide page obtained by summing the state pages. The groupings of the lines of business, and the specifications regarding the use of consolidated IEE's wherever available are the same as for the by line by state report.

Items

1. Premiums Earned, IEE line 2
2. Investment Gain, IEE line 13
3. Losses Incurred, IEE line 3
4. Loss Adjustment Expenses, IEE line 5
5. General Expenses, IEE line 10
6. Selling Expenses, IEE lines 6 and 7 ÷ IEE line 1 x IEE line 2
7. Taxes, licenses and fees, IEE line 11 ÷ IEE line 1 x IEE line 2
8. Dividends to Policyholders, IEE line 14
9. Income Taxes = .46 [(1) - (3) - (4) - (5) - (6) - (7) - (8)] + Rx(2)
   Where $R = .46 \frac{A - B}{A}$

   A = Page 6 Part 1 Col. 8 Lines 1 + 1.1 + 1.2 + 1.3 + 3 + 4 + 5 + 6 + 7 + 8 + 9
   (Investment income less dividends)

   B = Page 6 Part 1 Col. 8 Line 1.1 (Investment income on tax exempt obligations.)

   Limit R to a maximum of .46 and a minimum of zero.

10. Underwriting Profit = .54 [(1) - (3) - (4) - (5) - (6) - (7) - (8)].
11. Operating Profit = (1) + (2) - (3) - (4) - (5) - (6) - (7) - (8) - (9).

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	17,907,443	7.3	67.1	11.8	4.5	16.4	2.7	0.8	-0.0	-1.8	4.0
PRIV PASS AUTO PHYS DAMG	12,512,296	2.2	64.9	8.1	4.3	16.7	2.5	0.7	1.7	1.5	3.2
PRIV PASS AUTO TOTAL	30,419,739	5.2	66.2	10.3	4.5	16.5	2.6	0.7	0.7	-0.4	3.7
COMM AUTO LIABILITY	4,410,308	8.7	68.7	11.7	6.8	18.9	2.9	0.6	-2.3	-5.2	1.4
COMM AUTO PHYS DAMAGE	2,543,147	2.3	60.7	6.9	6.0	20.0	2.6	0.4	2.1	1.8	3.5
COMMERCIAL AUTO TOTAL	6,953,455	6.3	65.7	9.9	6.5	19.3	2.8	0.5	-0.7	-2.6	2.2
HOMEOWNERS	8,992,878	3.6	66.6	7.5	5.3	23.1	2.7	0.7	-2.0	-3.2	-0.3
FARMOWNERS	515,703	3.6	74.0	6.7	6.3	23.3	2.0	0.3	-5.1	-6.8	-4.0
COMM MULTIPLE PERIL	6,661,292	5.5	52.1	8.8	10.5	23.0	3.1	0.9	2.1	0.9	5.0
OCEAN AND AIRCRAFT	1,158,604	8.7	78.8	7.0	7.6	18.5	1.7	0.3	-4.2	-7.5	-1.0
FIRE AND ALLIED LINES	7,325,972	4.3	61.2	5.5	9.0	23.7	2.9	0.6	-0.3	-1.6	1.6
MEDICAL MALPRACTICE	1,124,883	28.1	80.5	29.2	4.5	7.4	2.4	2.5	-4.5	-14.3	6.1
OTHER LIABILITY	6,139,321	14.4	56.6	20.1	7.3	18.8	2.9	0.6	0.7	-3.4	7.5
WORKERS COMPENSATION	13,535,447	11.9	67.4	8.3	5.5	8.1	3.4	8.6	2.8	-0.7	7.8
GROUP ACCIDENT & HEALTH	3,083,582	10.4	96.2	2.9	3.4	4.5	1.1	0.0	-1.1	-4.4	3.3
CREDIT ACCIDENT & HEALTH	224,669	7.7	56.1	1.0	4.0	32.7	1.1	0.2	4.3	2.6	8.2
OTHER ACCIDENT & HEALTH	883,203	5.1	70.5	4.1	9.9	18.6	1.9	0.0	-1.0	-2.7	1.1
FIDELITY AND SURETY	1,152,438	6.2	46.4	7.9	11.3	31.9	3.1	0.4	1.0	-0.5	4.2
CREDIT	385,819	15.8	44.5	2.8	13.8	27.4	3.2	0.0	7.7	4.5	16.4
INTERNATIONAL	357,584	7.2	64.7	2.6	6.7	23.0	1.7	0.1	2.2	0.6	6.1
REINSURANCE	2,671,604	9.9	72.8	3.1	1.9	26.2	0.2	0.0	0.0	-2.3	5.6
TOTAL ALL LINES	91,636,193	7.4	65.6	9.4	6.0	17.5	2.7	1.8	0.4	-1.6	4.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
COUNTRYWIDE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	17,817,770	7.1	67.3	11.3	4.4	16.4	2.6	0.8	0.2	-1.5	4.1
PRIV PASS AUTO PHYS DAMG	12,642,927	2.2	64.3	7.7	4.2	17.0	2.5	0.7	2.2	2.0	3.7
PRIV PASS AUTO TOTAL	30,460,697	5.0	66.0	9.8	4.3	16.7	2.5	0.7	1.0	-0.1	3.9
COMM AUTO LIABILITY	4,831,089	3.1	68.7	12.3	6.1	18.1	2.6	0.6	-1.9	-4.5	1.7
COMM AUTO PHYS DAMAGE	2,718,077	2.4	59.0	6.4	5.6	19.7	2.5	0.4	3.5	3.4	5.3
COMMERCIAL AUTO TOTAL	7,549,166	6.0	65.2	10.2	5.9	18.7	2.6	0.5	0.0	-1.6	3.0
HOMEOWNERS	9,283,955	3.7	66.8	7.3	5.1	22.9	2.6	0.7	-1.8	-2.9	0.2
FARMOWNERS	543,889	3.7	76.0	7.5	5.9	22.7	1.9	0.4	-5.8	-7.7	-4.9
COMM MULTIPLE PERIL	7,894,103	5.2	54.5	8.7	8.7	22.8	2.6	0.8	2.1	1.0	5.0
OCEAN AND AIRCRAFT	1,338,779	8.4	85.3	8.7	5.4	17.7	1.8	0.2	-6.7	-10.3	-4.1
FIRE AND ALLIED LINES	7,813,216	4.1	62.1	5.8	7.5	23.1	2.4	0.6	0.3	-0.9	2.2
MEDICAL MALPRACTICE	1,333,262	22.8	77.8	26.2	3.9	7.6	2.0	0.9	-2.4	-9.9	6.8
OTHER LIABILITY	7,969,045	13.6	57.0	19.8	5.8	19.2	2.2	0.5	1.2	-2.4	8.0
WORKERS COMPENSATION	16,183,398	10.9	65.7	7.8	5.0	8.2	3.0	7.3	4.4	1.6	9.5
GROUP ACCIDENT & HEALTH	2,413,958	4.3	65.7	3.9	3.6	6.8	1.0	0.1	0.9	-0.6	2.4
CREDIT ACCIDENT & HEALTH	52,290	5.9	53.4	2.7	6.0	31.3	2.7	0.0	3.0	2.1	6.8
OTHER ACCIDENT & HEALTH	754,066	4.3	72.5	4.7	5.9	19.1	1.8	0.1	-0.7	-2.2	0.9
FIDELITY AND SURETY	1,302,232	5.8	47.4	10.5	10.1	33.2	3.0	0.3	-0.7	-2.5	2.0
CREDIT	403,964	13.8	40.6	2.5	13.2	26.5	3.1	0.0	9.5	7.7	18.6
TOTAL ALL LINES	95,296,020	7.0	64.6	9.7	5.5	17.2	2.5	1.8	1.1	-0.7	4.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = ALABAMA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	174,856	6.3	59.4	9.5	4.1	15.0	2.6	1.0	5.0	4.5	9.6
PRIV PASS AUTO PHYS DAMG	202,836	2.3	60.4	6.8	4.3	16.7	2.6	0.9	4.3	4.5	6.3
PRIV PASS AUTO TOTAL	377,692	4.1	59.9	8.0	4.2	15.9	2.6	1.0	4.6	4.5	7.8
COMM AUTO LIABILITY	68,121	3.6	68.4	12.8	5.5	18.8	2.6	0.6	-2.0	-4.7	1.8
COMM AUTO PHYS DAMAGE	42,230	2.8	58.5	6.8	5.2	18.6	2.7	0.3	4.3	4.3	6.4
COMMERCIAL AUTO TOTAL	110,351	6.4	64.6	10.5	5.4	18.7	2.7	0.5	0.4	-1.3	3.6
HOMEOWNERS	142,468	3.3	76.3	8.3	4.8	20.8	2.6	0.2	-5.6	-7.1	-4.2
FARMOWNERS	12,414	0.8	70.6	6.3	5.8	15.8	2.0	7.1	-3.4	-4.1	-3.5
COMM MULTIPLE PERIL	88,572	5.1	61.7	9.1	8.7	23.2	2.6	0.6	-1.6	-3.2	0.8
OCEAN AND AIRCRAFT	13,528	8.0	97.1	10.5	4.8	17.5	2.1	0.1	-13.1	-17.3	-10.9
FIRE AND ALLIED LINES	121,755	4.0	52.1	3.6	7.5	23.4	2.7	0.6	5.6	5.5	8.6
MEDICAL MALPRACTICE	14,386	23.7	66.2	26.3	5.8	5.4	2.4	0.0	0.9	-3.3	16.3
OTHER LIABILITY	84,038	14.0	58.6	20.4	5.6	19.7	2.3	0.2	0.1	-3.7	7.2
WORKERS COMPENSATION	146,347	9.8	73.7	8.2	5.2	9.0	3.1	3.9	1.1	-1.6	5.8
GROUP ACCIDENT & HEALTH	13,128	4.9	99.5	5.7	3.9	11.3	1.7	0.0	-9.2	-12.2	-8.5
CREDIT ACCIDENT & HEALTH	936	5.8	39.4	3.4	5.8	32.6	2.5	0.0	8.5	8.8	13.6
OTHER ACCIDENT & HEALTH	8,242	6.0	65.0	6.0	6.3	21.6	2.4	0.0	0.9	-0.7	3.8
FIDELITY AND SURETY	18,427	5.1	42.7	9.8	9.3	32.4	3.1	0.0	2.3	1.4	5.5
CREDIT	4,359	13.8	45.8	4.0	10.9	28.1	3.0	0.0	6.4	4.4	15.4
TOTAL ALL LINES	1,156,643	6.1	64.1	9.0	5.5	17.7	2.6	1.1	1.3	-0.0	4.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = ALASKA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	29,996	6.6	51.3	9.0	3.7	15.6	2.8	0.8	8.9	9.1	14.6
PRIV PASS AUTO PHYS DAMG	23,793	2.1	53.2	7.2	3.7	18.7	2.8	0.7	6.8	7.4	9.1
PRIV PASS AUTO TOTAL	53,789	4.6	52.1	8.2	3.7	16.9	2.8	0.8	7.9	8.4	12.2
COMM AUTO LIABILITY	11,801	5.5	58.0	7.4	4.8	15.7	2.1	0.0	6.8	6.5	10.7
COMM AUTO PHYS DAMAGE	5,028	1.5	50.9	4.4	5.8	17.3	2.2	0.0	9.1	10.1	11.2
COMMERCIAL AUTO TOTAL	16,829	4.3	55.9	6.5	5.1	16.3	2.2	0.0	7.5	7.6	10.8
HOMEOWNERS	19,583	3.8	122.8	14.1	4.7	19.8	2.7	0.2	-29.1	-34.8	-31.4
COMM MULTIPLE PERIL	26,751	5.0	41.3	5.8	7.8	20.7	2.5	0.3	10.9	11.7	15.7
OCEAN AND AIRCRAFT	4,872	5.8	93.9	12.3	9.9	19.7	5.4	0.0	-17.5	-22.3	-18.0
FIRE AND ALLIED LINES	23,673	4.6	36.4	4.0	4.3	21.3	1.8	0.0	15.8	17.4	20.9
MEDICAL MALPRACTICE	1,798	27.2	59.2	17.5	13.4	6.4	1.2	0.0	11.3	1.3	18.3
OTHER LIABILITY	22,351	12.6	54.9	11.6	4.7	16.8	1.9	0.1	7.4	5.4	15.2
WORKERS COMPENSATION	75,696	8.2	83.6	8.9	4.4	6.0	2.2	0.7	-0.6	-3.1	3.1
GROUP ACCIDENT & HEALTH	1,699	10.4	206.3	35.0	6.5	10.6	1.9	0.0	-71.4	-86.6	-78.5
CREDIT ACCIDENT & HEALTH	104	3.8	34.6	2.8	1.6	48.5	2.9	0.0	5.3	5.1	8.0
OTHER ACCIDENT & HEALTH	220	4.4	41.4	4.0	7.0	24.5	2.3	0.0	10.6	11.3	14.7
FIDELITY AND SURETY	6,261	5.0	9.4	6.5	11.3	37.2	3.1	0.0	16.2	17.6	21.4
CREDIT	3,525	15.5	27.1	1.1	13.1	30.9	2.9	0.0	13.8	13.4	26.7
TOTAL ALL LINES	257,151	6.7	65.1	8.6	5.2	15.3	2.4	0.4	2.9	1.6	6.8

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : ARIZONA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	226,698	5.8	66.4	9.4	3.3	14.8	2.6	0.5	2.6	1.6	6.2
PRIV PASS AUTO PHYS DAMG	162,788	1.8	57.6	5.9	3.3	17.0	2.5	0.5	6.5	7.1	8.5
PRIV PASS AUTO TOTAL	389,486	4.1	62.7	8.0	3.3	15.7	2.5	0.5	4.2	3.9	7.2
COMM AUTO LIABILITY	53,156	3.2	58.7	11.0	5.9	19.5	2.5	0.2	3.0	1.2	7.4
COMM AUTO PHYS DAMAGE	27,731	2.4	52.4	5.8	5.6	24.2	2.7	0.1	4.7	5.0	6.9
COMMERCIAL AUTO TOTAL	80,887	6.2	56.5	9.2	5.8	21.1	2.6	0.1	3.6	2.5	7.2
HOMEOWNERS	106,359	2.8	59.6	5.3	4.1	20.5	2.5	0.3	4.1	4.2	6.6
FARMOWNERS	2,179	3.1	67.9	6.2	10.4	21.2	2.5	0.0	-3.3	-4.4	-1.8
COMM MULTIPLE PERIL	103,334	5.1	54.6	9.0	8.2	23.2	2.6	0.9	1.9	0.8	4.7
OCEAN AND AIRCRAFT	6,755	5.7	83.8	4.3	5.1	15.8	5.8	0.0	-5.7	-8.1	-3.5
FIRE AND ALLIED LINES	71,932	3.7	61.3	5.0	7.1	23.7	2.5	0.4	0.9	0.0	2.8
MEDICAL MALPRACTICE	23,020	21.7	52.7	23.7	1.9	6.9	1.5	0.0	8.0	7.2	27.0
OTHER LIABILITY	73,260	13.0	61.5	19.9	5.5	21.0	2.3	0.2	-2.0	-5.7	4.5
WORKERS COMPENSATION	190,261	9.1	49.2	6.9	8.0	9.0	4.0	10.3	7.8	6.8	14.0
GROUP ACCIDENT & HEALTH	13,388	4.9	97.1	8.9	3.5	12.8	1.6	0.0	-9.6	-12.9	-9.3
CREDIT ACCIDENT & HEALTH	969	4.3	28.9	2.1	2.6	36.3	2.7	0.0	13.4	14.8	18.3
OTHER ACCIDENT & HEALTH	4,806	4.9	61.9	5.6	7.2	23.2	2.5	0.0	1.1	-0.2	3.4
FIDELITY AND SURETY	18,812	4.6	0.4	-1.4	12.3	36.3	3.3	0.0	23.6	26.4	30.0
CREDIT	5,146	14.3	33.6	1.3	11.7	25.7	3.2	0.0	14.3	13.2	24.6
TOTAL ALL LINES	1,090,594	6.1	57.8	8.4	5.5	17.2	2.8	2.1	4.1	3.3	8.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : ARKANSAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	107,580	5.1	55.9	7.5	4.1	13.1	2.3	0.5	8.6	9.0	13.1
PRIV PASS AUTO PHYS DAMG	113,613	1.7	67.3	5.7	3.9	14.3	2.2	0.2	3.2	3.4	4.7
PRIV PASS AUTO TOTAL	221,193	3.3	61.7	6.6	4.0	13.7	2.3	0.4	5.9	6.1	8.8
COMM AUTO LIABILITY	48,994	7.3	56.1	9.6	5.5	16.7	2.5	0.4	6.0	5.0	10.6
COMM AUTO PHYS DAMAGE	29,153	2.4	66.2	6.4	5.1	17.3	2.5	0.2	1.7	1.3	3.1
COMMERCIAL AUTO TOTAL	78,147	5.5	59.9	8.4	5.3	16.9	2.5	0.3	4.4	3.6	7.8
HOMEOWNERS	91,424	3.4	89.1	8.7	4.5	19.8	2.4	0.2	-10.9	-13.3	-10.4
FARMOWNERS	3,564	2.5	74.4	6.2	10.0	24.2	2.9	0.0	-7.7	-9.6	-7.6
COMM MULTIPLE PERIL	51,311	4.7	59.3	8.9	8.3	23.0	2.7	0.3	-0.1	-1.3	2.3
OCEAN AND AIRCRAFT	6,884	5.3	69.6	7.5	4.1	18.3	1.9	0.0	0.5	-0.8	3.3
FIRE AND ALLIED LINES	103,162	4.3	62.2	5.0	6.9	21.8	2.1	0.4	1.5	0.9	4.4
MEDICAL MALPRACTICE	6,866	14.4	61.2	20.5	4.0	11.7	2.6	0.0	0.8	-0.0	13.6
OTHER LIABILITY	42,278	12.8	33.6	9.8	5.7	18.6	2.3	1.2	16.0	15.6	25.9
WORKERS COMPENSATION	133,040	9.9	60.5	6.6	5.2	9.0	3.1	3.6	8.0	6.5	13.9
GROUP ACCIDENT & HEALTH	6,986	5.5	92.8	4.7	3.5	11.3	1.7	0.0	-5.0	-7.6	-3.6
CREDIT ACCIDENT & HEALTH	288	3.6	40.6	4.1	1.1	48.0	2.8	0.0	2.4	1.8	4.6
OTHER ACCIDENT & HEALTH	4,129	4.4	60.2	4.8	5.5	25.2	2.3	0.0	1.8	1.1	4.7
FIDELITY AND SURETY	11,537	5.2	36.2	7.9	11.0	33.1	3.1	0.0	5.0	4.7	8.9
CREDIT	3,888	15.4	43.0	0.7	12.4	29.2	2.8	0.0	7.9	6.4	19.5
TOTAL ALL LINES	764,697	5.7	62.9	7.2	5.4	16.4	2.5	0.9	3.4	2.6	7.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : CALIFORNIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	2,396,301	7.2	64.9	11.4	3.2	16.4	2.7	2.2	0.8	-0.4	5.6
PRIV PASS AUTO PHYS DAMG	1,613,631	2.8	65.5	8.2	3.1	17.6	2.7	2.0	1.0	0.5	2.8
PRIV PASS AUTO TOTAL	4,009,932	5.4	65.2	10.1	3.1	16.9	2.7	2.1	0.9	-0.1	4.5
COMM AUTO LIABILITY	562,542	3.2	67.5	12.8	5.8	18.9	2.7	0.3	-1.8	-4.3	2.0
COMM AUTO PHYS DAMAGE	227,244	2.2	60.8	6.7	5.6	20.7	2.7	0.3	2.0	1.7	3.5
COMMERCIAL AUTO TOTAL	789,786	6.5	65.6	11.0	5.7	19.4	2.7	0.3	-0.7	-2.6	2.4
HOMEOWNERS	1,086,133	3.7	64.7	6.7	4.4	24.5	2.7	0.7	-1.1	-2.0	1.1
FARMOWNERS	28,753	4.9	62.5	4.8	7.5	23.5	2.9	0.0	0.5	-0.7	3.2
COMM MULTIPLE PERIL	1,106,863	4.8	51.4	8.9	8.6	23.7	2.8	0.5	3.0	2.2	6.0
OCEAN AND AIRCRAFT	127,429	8.0	75.7	8.7	5.9	18.1	2.3	0.1	-3.1	-5.9	0.2
FIRE AND ALLIED LINES	828,687	4.0	51.1	5.1	6.9	25.4	2.6	0.3	4.9	4.7	7.8
MEDICAL MALPRACTICE	230,230	19.7	44.3	19.9	3.5	8.4	2.6	2.1	12.3	10.4	26.6
OTHER LIABILITY	977,784	12.7	66.8	23.2	5.2	20.5	2.3	0.2	-5.6	-9.8	0.1
WORKERS COMPENSATION	2,815,712	11.8	52.8	7.7	5.2	8.8	2.8	14.8	7.2	4.2	12.4
GROUP ACCIDENT & HEALTH	136,476	5.5	72.4	3.8	3.8	11.5	1.6	0.0	4.4	3.7	7.9
CREDIT ACCIDENT & HEALTH	8,604	2.9	53.3	3.0	1.5	33.5	2.8	0.0	3.4	3.2	5.4
OTHER ACCIDENT & HEALTH	43,881	5.2	65.0	5.1	7.2	25.6	2.4	0.0	-1.1	-2.8	1.2
FIDELITY AND SURETY	149,473	5.6	38.1	6.2	12.7	33.5	3.2	0.0	4.2	3.4	7.6
CREDIT	41,466	11.6	30.9	1.9	15.6	25.9	3.4	0.0	12.8	12.0	21.2
TOTAL ALL LINES	12,381,209	7.5	59.6	9.9	5.0	17.4	2.7	4.3	2.3	0.6	6.3

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS,
1980 PROFITABILITY RESULTS (000 OMITTED) 9/15/81
STATE : COLORADO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	217,544	6.2	70.7	11.2	3.5	17.6	2.6	0.5	-1.6	-3.2	1.8
PRIV PASS AUTO PHYS DAMG	190,260	2.0	66.6	7.4	3.5	18.6	2.6	0.6	0.7	0.4	2.0
PRIV PASS AUTO TOTAL	407,804	4.3	68.8	9.4	3.5	18.1	2.6	0.5	-0.5	-1.6	1.9
COMM AUTO LIABILITY	59,904	7.5	71.7	12.8	5.9	19.2	2.5	0.3	-3.9	-6.7	-1.0
COMM AUTO PHYS DAMAGE	40,729	2.3	63.4	7.1	5.6	21.2	2.5	0.4	0.5	-0.1	1.6
COMMERCIAL AUTO TOTAL	100,633	5.4	68.4	10.5	5.8	20.0	2.5	0.3	-2.1	-4.0	0.1
HOMEOWNERS	125,935	3.6	65.6	6.3	4.3	24.8	2.6	0.4	-1.3	-2.2	0.9
FARMOWNERS	7,450	2.9	72.0	6.7	5.8	24.0	1.9	0.0	-4.1	-5.7	-3.5
COMM MULTIPLE PERIL	121,798	5.1	49.9	8.2	8.3	23.2	2.6	0.5	4.5	3.9	7.8
OCEAN AND AIRCRAFT	8,031	6.2	90.5	10.0	4.8	15.6	3.2	0.0	-9.8	-13.1	-8.2
FIRE AND ALLIED LINES	90,148	4.1	50.8	4.3	7.2	22.3	2.4	0.3	6.7	6.8	10.0
MEDICAL MALPRACTICE	24,303	10.0	67.8	15.7	4.5	3.2	1.0	0.0	4.3	4.2	13.5
OTHER LIABILITY	82,817	12.6	59.1	22.8	5.8	20.2	2.3	0.2	-2.0	-5.6	4.1
WORKERS COMPENSATION	183,572	15.8	83.6	6.1	3.7	4.1	2.0	13.4	0.4	-6.9	2.6
GROUP ACCIDENT & HEALTH	9,065	5.5	79.4	4.6	3.4	12.9	1.7	0.0	0.5	-1.1	3.0
CREDIT ACCIDENT & HEALTH	822	4.6	68.2	5.1	2.4	42.9	2.6	0.0	-8.8	-11.5	-7.9
OTHER ACCIDENT & HEALTH	10,069	3.6	73.1	4.7	5.7	22.1	2.1	0.0	-2.7	-4.2	-1.4
FIDELITY AND SURETY	19,365	5.2	32.1	10.3	9.4	36.4	3.1	0.0	5.2	4.7	8.7
CREDIT	9,392	12.3	24.8	1.7	14.3	25.0	3.5	0.0	16.9	16.6	26.0
TOTAL ALL LINES	1,201,204	6.9	66.1	9.1	5.0	17.9	2.4	2.4	0.6	-1.5	3.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : CONNECTICUT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	326,601	7.3	73.2	11.6	6.1	17.9	3.0	0.8	-4.1	-6.8	-1.3
PRIV PASS AUTO PHYS DAMG	166,892	1.7	64.6	8.2	5.8	17.8	2.9	1.0	0.3	-0.1	1.2
PRIV PASS AUTO TOTAL	493,493	5.4	70.3	10.5	6.0	17.9	3.0	0.9	-2.6	-4.6	-0.4
COMM AUTO LIABILITY	80,907	7.7	71.3	12.2	6.2	17.5	2.6	0.2	-2.7	-5.4	0.3
COMM AUTO PHYS DAMAGE	32,315	1.9	62.1	5.9	5.8	20.7	2.5	0.2	1.7	1.5	2.9
COMMERCIAL AUTO TOTAL	113,222	6.0	68.7	10.4	6.1	18.4	2.6	0.2	-1.5	-3.5	1.1
HOMEOWNERS	172,289	3.8	57.5	6.9	6.0	23.5	2.7	1.1	2.0	1.3	4.2
FARMOWNERS	916	6.2	41.3	3.6	11.6	21.1	2.6	0.0	11.8	10.7	14.2
COMM MULTIPLE PERIL	137,235	5.0	47.6	7.1	8.6	23.2	2.5	0.8	5.9	5.5	9.3
OCEAN AND AIRCRAFT	16,356	9.0	39.6	3.7	8.0	17.1	1.9	0.5	15.7	15.7	22.4
FIRE AND ALLIED LINES	97,172	4.5	41.1	3.9	8.2	22.9	2.6	0.4	10.9	11.4	14.6
MEDICAL MALPRACTICE	37,746	26.6	119.9	31.3	3.8	9.2	2.5	0.0	-27.4	-36.0	-12.6
OTHER LIABILITY	169,103	14.3	64.6	21.8	5.2	18.4	2.2	0.1	-2.2	-6.7	4.2
WORKERS COMPENSATION	299,913	10.0	65.7	6.8	4.6	8.7	3.1	4.4	5.8	3.6	11.0
GROUP ACCIDENT & HEALTH	17,612	5.8	76.7	4.3	4.4	13.1	1.6	0.2	1.5	-0.2	4.0
CREDIT ACCIDENT & HEALTH	85	4.1	60.0	5.6	3.3	48.0	3.2	0.0	-9.4	-10.8	-7.6
OTHER ACCIDENT & HEALTH	4,430	5.7	50.9	4.3	9.0	27.2	2.5	0.0	4.2	3.3	7.7
FIDELITY AND SURETY	16,073	6.5	103.2	42.9	8.9	30.5	3.0	0.0	-39.2	-47.9	-43.0
CREDIT	6,027	16.3	54.3	1.6	11.0	23.2	3.1	0.0	6.7	3.7	16.4
TOTAL ALL LINES	1,581,672	7.6	64.7	10.5	6.0	17.5	2.8	1.3	0.5	-1.5	4.3

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = DELAWARE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	50,999	7.2	73.5	12.0	4.8	15.6	2.8	0.3	-2.7	-4.8	1.0
PRIV PASS AUTO PHYS DAMG	30,763	1.9	63.7	8.1	4.4	16.6	2.7	0.3	2.3	2.3	3.8
PRIV PASS AUTO TOTAL	81,762	5.2	69.8	10.5	4.6	16.0	2.7	0.3	-0.8	-2.2	2.0
COMM AUTO LIABILITY	11,443	8.6	85.2	14.4	6.2	17.9	2.7	0.5	-10.3	-14.5	-8.0
COMM AUTO PHYS DAMAGE	6,908	2.2	47.0	5.3	5.5	18.8	2.7	0.5	9.8	10.9	12.6
COMMERCIAL AUTO TOTAL	18,351	6.2	70.8	10.9	6.0	18.2	2.7	0.5	-2.7	-4.9	-0.2
HOMEOWNERS	22,388	5.1	56.5	5.8	6.2	22.7	2.8	0.3	3.8	3.1	7.1
FARMOWNERS	1,514	4.0	62.4	5.1	7.4	26.6	2.7	0.0	-0.7	-2.3	0.4
COMM MULTIPLE PERIL	18,122	6.3	111.5	26.6	9.4	22.2	2.7	1.1	-32.1	-39.7	-35.1
OCEAN AND AIRCRAFT	3,389	7.1	40.5	3.4	7.2	17.6	2.0	0.0	15.3	15.9	21.1
FIRE AND ALLIED LINES	16,233	4.5	270.7	25.0	8.9	23.0	2.7	1.3	*****	*****	*****
MEDICAL MALPRACTICE	4,773	26.3	122.1	34.1	3.8	9.3	2.5	6.1	-33.0	-42.1	-18.6
OTHER LIABILITY	19,393	13.8	60.5	22.0	5.5	18.2	2.2	0.4	-0.5	-4.8	5.3
WORKERS COMPENSATION	48,959	11.0	56.3	6.6	5.0	7.8	3.2	5.5	10.3	8.5	16.4
GROUP ACCIDENT & HEALTH	10,660	10.2	41.8	1.8	4.8	17.3	1.6	0.1	17.6	17.7	25.2
CREDIT ACCIDENT & HEALTH	60	4.1	23.3	1.9	1.7	45.4	2.7	0.0	12.4	13.5	16.6
OTHER ACCIDENT & HEALTH	1,518	4.9	78.7	6.2	7.5	23.8	2.3	4.0	-11.6	-14.8	-11.1
FIDELITY AND SURETY	3,044	6.1	11.0	4.2	10.4	30.8	3.0	0.1	20.1	21.9	26.7
CREDIT	1,014	15.1	65.4	1.4	15.5	28.6	3.2	0.0	-3.3	-7.6	4.4
TOTAL ALL LINES	251,180	7.8	80.0	12.1	5.8	16.6	2.7	1.6	-6.8	-10.2	-4.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = DIST OF COLUMBIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	35,584	7.2	59.0	10.3	4.5	13.4	2.8	0.7	5.8	5.0	10.6
PRIV PASS AUTO PHYS DAMG	23,267	1.8	60.7	8.4	4.6	14.5	2.8	0.6	4.2	4.5	5.9
PRIV PASS AUTO TOTAL	58,851	5.1	59.7	9.6	4.5	13.9	2.8	0.7	5.2	4.8	8.7
COMM AUTO LIABILITY	12,203	7.9	58.5	10.7	7.2	17.4	2.6	0.2	3.7	1.8	7.5
COMM AUTO PHYS DAMAGE	3,457	2.4	57.0	6.3	6.0	19.8	3.2	0.1	4.1	4.1	5.8
COMMERCIAL AUTO TOTAL	15,660	6.7	58.2	9.7	7.0	17.9	2.7	0.2	3.8	2.3	7.1
HOMEOWNERS	15,562	3.6	65.8	7.4	6.7	21.4	2.6	0.8	-1.5	-2.6	0.3
COMM MULTIPLE PERIL	28,638	4.9	43.9	6.4	8.4	22.9	2.4	0.5	8.3	8.4	12.1
OCEAN AND AIRCRAFT	2,431	7.7	179.5	15.9	4.1	19.3	2.5	0.2	-54.2	-65.6	-59.7
FIRE AND ALLIED LINES	23,824	4.0	39.9	3.6	6.7	22.3	2.2	0.2	12.5	13.6	16.7
MEDICAL MALPRACTICE	10,144	5.5	66.1	5.5	1.2	5.0	0.5	0.0	11.2	11.7	15.9
OTHER LIABILITY	35,727	13.7	60.4	20.5	4.7	18.8	2.1	0.3	0.1	-3.7	6.9
WORKERS COMPENSATION	123,106	10.8	68.3	7.7	4.8	7.7	3.2	2.9	5.1	2.9	11.0
GROUP ACCIDENT & HEALTH	16,758	4.3	45.9	2.1	5.4	17.6	1.4	1.5	13.0	14.1	17.3
OTHER ACCIDENT & HEALTH	3,057	2.5	27.2	1.6	4.4	22.9	1.4	0.0	20.0	22.9	24.9
FIDELITY AND SURETY	12,129	7.0	198.5	51.4	9.2	30.6	2.9	0.0	-86.9	*****	-98.7
CREDIT	3,112	13.2	51.2	6.2	16.2	23.2	3.8	0.0	2.7	-0.3	10.0
TOTAL ALL LINES	348,999	4.0	65.2	10.2	5.5	14.7	2.7	1.3	2.1	0.2	6.3

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : FLORIDA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	881,440	7.2	62.0	11.4	4.2	15.6	2.7	1.0	3.0	1.7	7.4
PRIV PASS AUTO PHYS DAMG	421,277	2.3	76.0	9.9	4.3	18.2	2.6	0.5	-4.8	-6.3	-4.5
PRIV PASS AUTO TOTAL	1,302,717	5.6	66.5	10.9	4.2	16.4	2.7	0.8	0.5	-0.9	3.5
COMM AUTO LIABILITY	229,878	3.3	75.7	14.2	5.6	19.2	2.6	0.3	-5.6	-9.0	-2.8
COMM AUTO PHYS DAMAGE	91,827	2.8	60.2	6.7	4.6	18.3	2.6	0.2	4.1	4.1	6.2
COMMERCIAL AUTO TOTAL	321,705	6.8	71.3	12.1	5.3	18.2	2.6	0.3	-2.8	-5.3	-0.2
HOMEOWNERS	380,551	3.8	60.1	7.0	4.9	23.0	2.7	0.6	1.4	0.9	4.0
FARMOWNERS	4,731	3.3	61.8	5.6	4.0	25.1	0.4	0.0	2.6	1.6	3.6
COMM MULTIPLE PERIL	330,750	5.2	61.2	10.5	8.0	23.1	2.5	0.4	-1.5	-3.1	1.1
OCEAN AND AIRCRAFT	55,065	7.0	98.2	11.5	4.8	19.4	1.7	0.2	-14.9	-19.4	-14.0
FIRE AND ALLIED LINES	242,947	4.0	64.2	5.6	7.2	24.4	2.6	0.4	-1.1	-2.4	0.7
MEDICAL MALPRACTICE	41,296	18.6	99.3	41.8	3.3	18.0	1.2	0.0	-23.0	-34.3	-22.0
OTHER LIABILITY	283,807	12.4	61.2	20.8	5.7	19.3	2.2	0.2	-1.4	-5.1	4.5
WORKERS COMPENSATION	567,515	10.0	55.1	6.7	5.1	9.8	3.1	4.6	9.7	8.5	15.9
GROUP ACCIDENT & HEALTH	57,572	4.8	75.7	4.4	3.2	14.4	1.3	0.0	1.9	0.5	3.9
CREDIT ACCIDENT & HEALTH	1,854	4.5	29.1	2.3	2.6	40.7	2.7	0.0	11.3	12.2	15.8
OTHER ACCIDENT & HEALTH	28,925	4.9	63.0	5.3	7.2	26.3	2.6	0.0	-0.8	-2.4	1.4
FIDELITY AND SURETY	70,691	4.5	46.7	6.0	8.8	42.1	2.6	0.0	-1.8	-3.4	0.0
CREDIT	20,896	13.6	15.5	1.2	12.6	28.8	3.0	0.0	20.6	21.0	31.9
TOTAL ALL LINES	3,711,022	6.7	63.8	10.4	5.3	18.3	2.6	1.2	0.9	-0.8	4.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = GEORGIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	379,675	6.5	63.8	10.4	4.1	16.2	2.6	0.5	2.4	1.3	6.6
PRIV PASS AUTO PHYS DAMG	275,481	2.3	61.0	7.2	4.3	17.8	2.6	0.5	3.5	3.5	5.3
PRIV PASS AUTO TOTAL	655,156	4.8	62.6	9.1	4.2	16.9	2.6	0.5	2.8	2.2	6.0
COMM AUTO LIABILITY	111,275	3.1	61.1	11.5	6.0	18.2	2.5	0.5	2.1	0.1	6.1
COMM AUTO PHYS DAMAGE	58,802	2.4	56.9	6.2	5.3	18.6	2.5	0.4	5.3	5.5	7.3
COMMERCIAL AUTO TOTAL	170,077	6.1	59.7	9.7	5.8	18.3	2.5	0.4	3.2	1.9	6.5
HOMEOWNERS	200,378	3.9	64.1	7.0	5.1	21.6	2.7	0.5	0.2	-0.6	2.6
FARMOWNERS	18,423	3.8	65.3	7.1	3.9	19.1	1.7	0.0	1.9	1.6	4.8
COMM MULTIPLE PERIL	134,463	5.3	50.1	8.3	9.0	22.8	2.6	0.5	4.3	3.7	7.8
OCEAN AND AIRCRAFT	17,677	6.9	52.7	4.4	6.4	19.1	1.9	0.2	8.7	8.3	13.6
FIRE AND ALLIED LINES	164,409	4.1	53.9	4.6	7.0	24.5	2.6	0.5	4.1	3.7	6.8
MEDICAL MALPRACTICE	25,193	15.9	62.9	20.9	4.3	12.4	2.7	0.0	-0.5	-1.7	13.3
OTHER LIABILITY	111,692	13.8	44.1	14.8	5.7	19.4	2.4	0.1	9.5	7.3	17.3
WORKERS COMPENSATION	295,327	10.5	72.5	8.5	5.2	8.7	3.2	4.1	1.7	-1.2	6.6
GROUP ACCIDENT & HEALTH	28,136	5.2	88.0	4.4	4.5	11.2	1.9	-0.0	-3.3	-5.4	-1.4
CREDIT ACCIDENT & HEALTH	1,919	7.4	55.1	2.8	9.5	27.8	2.8	0.0	2.5	1.1	6.9
OTHER ACCIDENT & HEALTH	10,815	4.6	63.3	4.6	6.4	24.4	2.2	0.0	0.4	-0.5	3.3
FIDELITY AND SURETY	26,575	5.5	18.3	5.3	10.0	32.4	2.9	0.0	15.6	16.8	21.1
CREDIT	10,609	12.5	50.8	4.4	12.5	30.1	3.6	0.0	2.2	-0.7	8.9
TOTAL ALL LINES	1,870,849	6.4	60.9	8.6	5.5	17.7	2.7	1.0	3.1	2.0	7.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = GUAM

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	107	7.1	31.8	6.7	1.6	9.8	2.6	11.2	19.8	19.6	23.5
PRIV PASS AUTO PHYS DAMG	230	3.6	44.8	8.1	1.8	13.6	2.9	7.0	11.2	11.9	14.4
PRIV PASS AUTO TOTAL	337	4.7	40.7	7.6	1.7	12.4	2.8	8.3	13.9	14.3	17.3
COMM AUTO LIABILITY	32	5.4	-3.1	-0.5	32.2	22.2	2.1	0.0	22.6	25.4	29.9
COMM AUTO PHYS DAMAGE	31	2.4	16.1	1.6	30.6	32.0	2.2	0.0	8.6	9.5	11.4
COMMERCIAL AUTO TOTAL	63	3.9	6.3	0.5	31.4	27.0	2.2	0.0	15.7	17.6	20.8
HOMEOWNERS	87	2.4	34.5	2.7	6.5	23.9	2.7	0.0	14.2	16.1	18.1
COMM MULTIPLE PERIL	29	5.7	-34.5	-8.6	10.7	21.0	1.8	0.0	51.4	59.1	63.8
OCEAN AND AIRCRAFT	3	3.4	100.0	13.2	2.0	11.1	3.0	0.0	-11.9	-15.8	-14.0
FIRE AND ALLIED LINES	251	3.2	173.7	9.9	9.2	23.3	3.0	0.0	-54.0	-64.3	-61.9
OTHER LIABILITY	144	8.5	6.9	2.4	4.1	25.7	3.1	0.0	28.1	31.3	38.4
WORKERS COMPENSATION	128	10.9	[illegible]	0.1	4.5	10.0	5.7	0.0	38.6	42.6	51.3
GROUP ACCIDENT & HEALTH	7	0.9	0.0	0.0	5.4	52.2	1.8	0.0	18.9	21.9	22.5
OTHER ACCIDENT & HEALTH	1	1.0	0.0	0.0	21.8	38.5	2.4	0.0	17.3	20.1	21.0
FIDELITY AND SURETY	144	5.0	50.7	8.8	10.5	29.5	2.5	0.0	0.1	-1.1	3.0
CREDIT	54	6.0	0.0	0.0	32.2	13.6	4.7	0.0	25.5	26.7	30.0
TOTAL ALL LINES	1,248	5.4	54.8	5.4	8.2	19.9	3.1	2.2	4.3	3.4	7.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = HAWAII

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	82,914	6.8	74.2	11.8	4.4	17.7	3.2	0.7	-4.3	-6.4	-0.8
PRIV PASS AUTO PHYS DAMG	46,597	2.0	68.4	8.2	4.4	18.7	3.1	0.8	-1.3	-1.9	-0.2
PRIV PASS AUTO TOTAL	129,511	5.1	72.1	10.5	4.4	18.0	3.2	0.7	-3.2	-4.8	-0.6
COMM AUTO LIABILITY	23,422	7.9	90.3	14.7	4.5	17.2	2.9	0.1	-11.7	-16.0	-10.0
COMM AUTO PHYS DAMAGE	8,440	2.4	80.3	7.7	4.7	22.6	3.2	0.0	-8.1	-10.0	-8.0
COMMERCIAL AUTO TOTAL	31,862	6.4	87.6	12.8	4.6	18.6	3.0	0.0	-10.8	-14.4	-9.5
HOMEOWNERS	19,425	3.0	122.6	16.4	4.3	24.0	3.1	0.5	-32.2	-38.3	-35.8
COMM MULTIPLE PERIL	4,408	4.6	39.6	4.2	10.3	19.7	2.3	0.2	12.2	12.8	16.1
OCEAN AND AIRCRAFT	5,892	7.5	49.4	4.8	7.3	18.6	2.3	0.1	9.9	9.5	15.2
FIRE AND ALLIED LINES	37,477	3.5	75.5	7.2	7.3	27.5	2.7	0.4	-8.8	-11.1	-8.3
MEDICAL MALPRACTICE	1,159	23.3	-4.8	-9.4	2.5	10.8	1.8	21.0	41.4	42.2	60.0
OTHER LIABILITY	40,156	12.3	58.8	16.4	6.2	23.3	2.6	0.1	-0.8	-4.0	5.7
WORKERS COMPENSATION	93,934	7.8	75.3	7.2	3.8	10.6	4.7	2.7	-0.4	-2.4	3.9
GROUP ACCIDENT & HEALTH	6,096	4.5	73.4	3.1	3.7	12.8	2.2	0.0	3.2	2.6	6.2
CREDIT ACCIDENT & HEALTH	5	6.2	20.0	2.1	12.4	45.0	4.9	0.0	7.8	8.4	14.0
OTHER ACCIDENT & HEALTH	1,538	5.2	51.2	5.2	2.6	24.2	2.7	0.0	7.3	7.6	12.0
FIDELITY AND SURETY	9,275	5.2	18.5	6.1	13.0	34.1	2.8	0.0	12.9	13.8	17.9
CREDIT	2,571	18.5	36.6	1.2	9.1	23.3	3.0	0.0	16.2	14.5	29.0
TOTAL ALL LINES	383,309	6.5	73.1	10.0	5.1	18.4	3.4	1.1	-3.7	-5.9	-0.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : IDAHO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	60,025	5.4	60.1	8.0	3.4	15.3	2.2	0.6	5.9	5.6	10.0
PRIV PASS AUTO PHYS DAMG	54,484	2.0	53.1	4.8	3.6	17.0	2.3	0.6	9.0	10.1	11.6
PRIV PASS AUTO TOTAL	114,509	3.8	56.8	6.5	3.5	16.1	2.2	0.6	7.4	7.7	10.8
COMM AUTO LIABILITY	19,939	7.1	61.3	10.6	5.7	19.6	2.5	0.2	1.5	0.0	5.6
COMM AUTO PHYS DAMAGE	14,412	2.1	52.3	6.0	5.9	22.4	2.6	0.1	5.3	5.8	7.4
COMMERCIAL AUTO TOTAL	34,351	5.0	57.5	8.7	5.8	20.8	2.5	0.2	3.1	2.4	6.4
HOMEOWNERS	28,728	3.7	64.1	6.1	4.3	22.5	2.4	0.1	0.9	0.2	3.3
FARMOWNERS	6,255	4.5	58.2	8.8	7.1	23.0	2.2	0.0	1.5	0.4	3.9
COMM MULTIPLE PERIL	33,328	4.9	35.3	6.3	7.9	24.1	2.7	0.3	11.8	12.6	16.4
OCEAN AND AIRCRAFT	2,897	5.0	43.8	2.8	4.2	16.9	4.4	0.0	13.9	15.1	19.0
FIRE AND ALLIED LINES	35,997	3.3	48.2	4.4	6.6	23.4	2.3	1.1	7.2	7.5	10.1
MEDICAL MALPRACTICE	4,589	17.3	61.8	21.6	4.0	11.6	2.6	0.3	0.5	-1.1	14.7
OTHER LIABILITY	27,878	13.2	35.5	10.6	5.9	19.9	2.4	0.5	14.5	13.6	23.8
WORKERS COMPENSATION	53,225	9.8	68.6	9.8	5.3	9.4	2.8	7.5	0.9	-1.8	5.5
GROUP ACCIDENT & HEALTH	3,982	7.6	64.2	4.1	3.4	12.0	1.9	0.0	8.2	7.8	13.9
CREDIT ACCIDENT & HEALTH	612	7.7	61.6	1.4	2.2	27.4	3.0	0.0	3.5	2.4	8.5
OTHER ACCIDENT & HEALTH	1,273	4.7	71.5	6.2	5.8	21.5	2.5	0.0	-2.1	-4.1	-0.7
FIDELITY AND SURETY	5,447	4.5	12.3	6.5	9.4	35.1	3.2	0.1	16.5	18.1	21.5
CREDIT	1,621	17.1	56.7	3.0	8.2	22.5	2.8	0.0	6.9	3.7	17.1
TOTAL ALL LINES	354,692	5.9	54.1	7.4	5.2	18.2	2.5	1.5	6.4	6.0	10.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITED) 8/15/81
STATE : ILLINOIS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	927,176	7.3	58.7	11.2	4.0	16.0	2.4	0.2	4.9	4.1	9.9
PRIV PASS AUTO PHYS DAMG	707,615	2.2	62.3	8.2	3.9	15.9	2.3	0.2	3.7	3.9	5.6
PRIV PASS AUTO TOTAL	1,634,791	5.0	60.3	9.9	4.0	15.9	2.4	0.2	4.4	4.0	8.0
COMM AUTO LIABILITY	234,010	8.3	62.9	12.0	5.8	17.8	2.3	0.4	1.4	-0.7	5.7
COMM AUTO PHYS DAMAGE	126,603	2.4	61.2	6.3	5.2	19.9	2.4	0.4	2.8	2.5	4.4
COMMERCIAL AUTO TOTAL	360,613	6.3	62.3	10.0	5.6	18.5	2.3	0.4	1.9	0.5	5.2
HOMEOWNERS	467,115	3.5	64.8	7.3	4.9	22.5	2.4	0.2	-0.4	-1.1	1.9
FARMOWNERS	45,879	3.5	79.1	6.9	4.2	22.0	1.5	0.0	-5.7	-7.4	-4.5
COMM MULTIPLE PERIL	467,692	5.4	54.3	8.5	9.6	23.2	2.6	0.5	1.9	0.7	4.9
OCEAN AND AIRCRAFT	46,103	8.3	68.9	7.5	8.0	18.4	2.2	0.1	-0.5	-2.8	3.7
FIRE AND ALLIED LINES	446,967	4.5	63.2	6.0	8.0	22.3	2.3	0.4	0.2	-1.2	2.1
MEDICAL MALPRACTICE	89,883	26.3	87.3	25.6	3.0	4.7	0.9	0.4	-0.5	-11.8	4.9
OTHER LIABILITY	589,970	12.9	57.0	20.1	6.5	18.8	2.0	0.2	1.1	-2.5	7.3
WORKERS COMPENSATION	1,026,769	10.1	70.3	8.1	5.4	8.7	2.9	2.7	3.2	1.1	8.9
GROUP ACCIDENT & HEALTH	241,775	4.2	86.1	1.9	2.3	6.2	0.9	0.2	2.2	1.3	4.3
CREDIT ACCIDENT & HEALTH	2,367	8.6	57.9	3.3	7.4	21.9	3.0	0.0	4.4	3.5	10.8
OTHER ACCIDENT & HEALTH	45,910	4.8	58.5	4.7	6.6	26.4	2.3	0.0	1.8	0.8	4.5
FIDELITY AND SURETY	64,815	6.9	29.6	7.3	10.4	31.2	3.0	0.0	10.2	9.9	15.1
CREDIT	18,289	13.1	45.4	3.2	13.5	24.9	3.0	0.0	7.6	5.4	15.5
TOTAL ALL LINES	5,548,938	7.1	63.4	9.8	5.6	16.5	2.4	0.7	2.5	0.9	6.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = INDIANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	339,088	6.3	57.1	10.5	3.6	17.3	2.1	0.1	5.5	5.0	10.1
PRIV PASS AUTO PHYS DAMG	315,632	1.9	61.7	7.7	3.6	17.3	2.1	0.1	3.9	4.1	5.6
PRIV PASS AUTO TOTAL	654,720	4.2	59.3	9.1	3.6	17.3	2.1	0.1	4.7	4.6	7.9
COMM AUTO LIABILITY	118,124	7.4	61.0	11.4	4.6	18.6	2.1	0.4	2.4	0.9	6.6
COMM AUTO PHYS DAMAGE	80,210	2.0	56.1	5.9	4.3	19.8	2.1	0.2	5.8	6.3	7.9
COMMERCIAL AUTO TOTAL	198,334	5.2	59.0	9.2	4.5	19.2	2.1	0.3	3.8	3.1	7.1
HOMEOWNERS	242,841	3.5	73.6	7.9	4.2	23.2	2.2	0.1	-4.5	-6.0	-3.1
FARMOWNERS	43,889	2.9	79.5	8.4	3.8	22.8	1.2	0.0	-6.6	-8.5	-6.3
COMM MULTIPLE PERIL	191,812	4.6	42.7	6.7	7.5	23.0	2.3	0.6	8.9	9.3	13.0
OCEAN AND AIRCRAFT	8,912	6.2	51.5	12.9	5.8	17.2	3.2	0.2	5.7	5.0	9.9
FIRE AND ALLIED LINES	163,762	3.8	54.6	5.0	7.6	24.0	2.5	0.9	3.5	2.9	5.8
MEDICAL MALPRACTICE	22,907	16.6	43.3	28.5	4.1	8.1	2.0	0.6	9.3	7.2	20.7
OTHER LIABILITY	152,132	12.7	35.3	11.8	5.5	20.1	2.2	0.2	14.5	13.5	23.2
WORKERS COMPENSATION	181,138	10.4	59.8	6.9	4.9	9.6	2.9	3.4	8.3	6.8	14.6
GROUP ACCIDENT & HEALTH	623,471	2.4	96.9	2.9	1.9	1.5	0.1	0.0	-0.5	-1.8	-0.4
CREDIT ACCIDENT & HEALTH	2,049	3.4	88.1	4.0	4.4	23.8	2.9	0.0	-9.2	-12.6	-5.6
OTHER ACCIDENT & HEALTH	152,147	2.6	101.1	3.9	2.4	3.7	0.2	0.0	-4.1	-6.1	-4.7
FIDELITY AND SURETY	27,265	4.9	46.7	21.9	8.3	39.6	3.0	0.0	-7.9	-10.5	-6.7
CREDIT	8,324	13.0	41.7	3.8	11.9	25.5	3.1	0.0	9.1	7.5	17.9
TOTAL ALL LINES	2,673,703	4.7	68.9	7.1	4.1	14.2	1.6	0.4	2.9	2.0	5.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = IOWA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	194,012	5.9	58.2	10.1	4.7	18.4	2.4	0.1	4.0	3.3	7.9
PRIV PASS AUTO PHYS DAMG	156,570	1.9	75.6	9.0	4.8	18.5	2.4	0.1	-4.4	-5.6	-4.1
PRIV PASS AUTO TOTAL	350,582	4.1	66.0	9.6	4.7	18.5	2.4	0.1	0.3	-0.7	2.6
COMM AUTO LIABILITY	65,967	7.8	54.5	11.2	6.7	13.5	2.5	0.3	4.7	3.3	9.2
COMM AUTO PHYS DAMAGE	46,263	2.1	63.1	6.9	6.3	20.0	2.5	0.2	1.0	0.6	2.2
COMMERCIAL AUTO TOTAL	112,230	5.4	58.1	9.4	6.5	19.1	2.5	0.3	3.2	2.2	6.3
HOMEOWNERS	106,304	3.4	99.9	11.2	5.3	23.1	2.5	0.1	-18.7	-22.7	-20.0
FARMOWNERS	20,879	3.8	101.0	9.0	6.5	19.8	2.3	0.0	-17.1	-20.8	-17.7
COMM MULTIPLE PERIL	95,248	4.9	52.3	9.2	8.8	22.9	2.6	0.6	2.8	1.9	5.7
OCEAN AND AIRCRAFT	5,668	6.6	53.1	10.7	5.3	16.2	2.6	0.0	7.2	6.5	11.4
FIRE AND ALLIED LINES	179,292	3.1	92.3	9.5	7.6	22.0	2.6	0.4	-15.0	-18.6	-16.2
MEDICAL MALPRACTICE	15,980	19.4	59.6	22.4	4.2	9.8	2.7	0.0	2.6	0.7	18.2
OTHER LIABILITY	128,314	11.4	49.6	17.4	6.0	21.0	2.4	0.3	4.1	1.8	10.6
WORKERS COMPENSATION	186,788	9.7	60.0	7.4	6.1	9.7	3.1	3.3	7.2	5.6	12.9
GROUP ACCIDENT & HEALTH	19,930	2.4	84.2	6.0	2.6	10.8	2.0	0.0	-1.9	-3.0	-1.2
CREDIT ACCIDENT & HEALTH	488	4.8	54.9	3.8	3.0	36.0	2.2	0.0	1.0	-0.0	3.8
OTHER ACCIDENT & HEALTH	10,065	4.1	59.0	4.4	5.4	23.4	2.4	0.0	3.4	2.9	6.0
FIDELITY AND SURETY	14,669	5.7	17.9	4.4	8.7	34.1	3.2	0.0	16.0	17.1	21.4
CREDIT	4,296	15.7	47.7	2.5	11.1	25.6	2.6	0.0	7.5	5.7	18.8
TOTAL ALL LINES	1,250,733	5.9	68.4	10.1	6.1	18.8	2.6	0.7	-1.7	-3.5	1.1

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = KANSAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	164,905	5.1	65.9	9.5	3.8	15.3	2.2	0.2	2.4	1.7	5.9
PRIV PASS AUTO PHYS DAMG	150,355	1.7	67.6	6.7	3.7	15.7	2.2	0.2	2.1	2.1	3.5
PRIV PASS AUTO TOTAL	315,260	3.5	66.7	8.1	3.7	15.5	2.2	0.2	2.3	1.9	4.7
COMM AUTO LIABILITY	40,970	7.4	64.9	12.0	6.0	18.5	2.4	0.3	-0.2	-2.2	3.5
COMM AUTO PHYS DAMAGE	35,204	2.2	71.9	7.1	5.6	20.4	2.4	0.2	-3.0	-4.1	-2.4
COMMERCIAL AUTO TOTAL	76,174	5.0	68.1	9.7	5.8	19.4	2.4	0.2	-1.5	-3.1	0.8
HOMEOWNERS	128,746	3.2	58.2	5.9	4.4	22.5	2.4	0.2	3.5	3.4	6.1
FARMOWNERS	26,746	3.5	54.9	6.1	3.2	25.2	1.8	0.0	4.7	4.8	7.7
COMM MULTIPLE PERIL	79,134	5.0	47.3	8.1	8.7	22.7	2.6	0.8	5.7	5.3	9.1
OCEAN AND AIRCRAFT	9,774	5.5	35.2	5.4	4.5	17.8	2.2	0.0	17.2	18.8	23.1
FIRE AND ALLIED LINES	118,321	2.9	37.5	3.4	6.4	23.1	2.2	1.1	12.7	14.2	16.4
MEDICAL MALPRACTICE	7,419	13.0	69.2	33.8	4.4	9.1	2.7	0.0	-6.7	-10.3	5.6
OTHER LIABILITY	67,407	13.0	47.6	14.7	5.9	19.9	2.4	0.2	7.4	5.1	15.0
WORKERS COMPENSATION	137,854	9.6	74.5	8.2	5.4	10.0	3.1	2.8	0.6	-2.2	5.0
GROUP ACCIDENT & HEALTH	12,289	4.0	87.0	5.6	3.0	10.1	1.7	0.0	-2.3	-4.0	-1.1
CREDIT ACCIDENT & HEALTH	560	4.8	75.0	6.1	2.8	41.6	2.5	0.0	-11.9	-15.1	-11.3
OTHER ACCIDENT & HEALTH	10,952	3.2	68.9	5.0	4.9	24.4	2.3	0.0	-2.0	-3.0	-0.4
FIDELITY AND SURETY	14,925	5.0	34.5	3.9	11.2	31.6	2.9	0.0	8.3	8.5	12.5
CREDIT	5,574	16.4	52.0	2.5	10.1	25.2	3.1	0.0	6.6	3.9	17.0
TOTAL ALL LINES	1,011,135	5.3	59.7	7.8	5.2	18.3	2.4	0.7	3.9	3.2	7.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : KENTUCKY

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	213,792	6.7	60.1	10.6	4.3	17.4	2.4	0.2	3.7	2.8	8.1
PRIV PASS AUTO PHYS DAMG	183,006	2.2	61.1	7.1	4.4	18.3	2.3	0.2	3.5	3.6	5.4
PRIV PASS AUTO TOTAL	396,798	4.6	60.6	9.0	4.3	17.8	2.3	0.2	3.6	3.1	6.8
COMM AUTO LIABILITY	58,476	8.2	60.1	10.7	5.9	19.7	2.5	0.5	2.2	0.4	6.6
COMM AUTO PHYS DAMAGE	43,528	2.4	53.9	6.5	5.3	20.8	2.6	0.2	5.6	5.8	7.6
COMMERCIAL AUTO TOTAL	102,004	5.7	57.5	8.9	5.6	20.1	2.5	0.4	3.6	2.7	7.0
HOMEOWNERS	128,046	3.9	75.8	8.0	5.0	23.3	2.5	0.2	-6.1	-7.9	-4.7
FARMOWNERS	32,293	3.3	66.2	6.4	6.6	24.1	1.7	0.0	-1.8	-2.8	0.1
COMM MULTIPLE PERIL	91,338	5.5	47.1	7.5	9.4	22.5	2.6	1.0	5.8	5.3	9.6
OCEAN AND AIRCRAFT	10,665	7.9	66.8	6.4	8.7	17.6	2.1	0.0	1.2	-0.8	5.2
FIRE AND ALLIED LINES	134,397	5.4	48.7	3.7	7.0	22.3	2.5	0.9	3.6	8.0	11.7
MEDICAL MALPRACTICE	14,074	17.6	63.1	33.6	12.9	6.8	4.2	0.0	-6.2	-11.1	3.2
OTHER LIABILITY	71,925	13.3	35.6	13.0	6.3	20.3	2.3	0.3	13.5	12.0	22.1
WORKERS COMPENSATION	290,973	12.1	88.1	11.3	4.3	6.9	2.8	4.1	-5.3	-9.5	-0.1
GROUP ACCIDENT & HEALTH	8,770	5.5	103.8	5.6	4.0	11.1	1.9	0.0	-10.7	-14.2	-10.2
CREDIT ACCIDENT & HEALTH	515	7.2	43.5	2.9	5.2	27.0	2.6	0.0	9.8	10.1	16.2
OTHER ACCIDENT & HEALTH	6,922	4.9	54.3	4.7	6.9	27.6	2.5	0.0	3.2	2.1	5.7
FIDELITY AND SURETY	18,907	5.2	75.5	24.0	9.3	33.5	3.0	0.0	-19.7	-24.4	-20.3
CREDIT	2,902	14.6	53.5	3.1	11.6	24.6	2.8	0.0	5.1	2.4	14.1
TOTAL ALL LINES	1,310,529	7.1	65.1	9.3	5.5	17.3	2.5	1.2	1.2	-0.5	5.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : LOUISIANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	368,610	7.1	66.5	11.7	4.6	15.9	2.7	0.4	0.8	-0.9	4.6
PRIV PASS AUTO PHYS DAMG	232,706	2.5	69.9	9.1	5.0	17.8	2.6	0.4	-1.6	-2.6	-0.7
PRIV PASS AUTO TOTAL	601,316	5.3	67.8	10.7	4.7	16.7	2.7	0.4	-0.1	-1.6	2.6
COMM AUTO LIABILITY	143,868	3.0	74.8	11.8	6.2	17.3	2.5	0.4	-3.9	-7.0	-1.1
COMM AUTO PHYS DAMAGE	55,750	3.3	61.6	6.6	5.2	16.9	2.3	0.2	4.4	3.8	6.0
COMMERCIAL AUTO TOTAL	199,618	6.7	71.1	10.4	5.9	17.2	2.5	0.3	-1.6	-4.0	0.9
HOMEOWNERS	211,391	3.2	60.6	6.9	4.8	21.5	2.8	0.2	2.0	1.7	4.5
FARMOWNERS	962	3.1	58.8	5.3	6.5	20.2	2.5	0.0	3.6	3.6	6.2
COMM MULTIPLE PERIL	120,120	5.3	115.2	11.1	10.0	21.8	2.6	0.8	-27.1	-33.3	-29.2
OCEAN AND AIRCRAFT	85,846	9.2	102.3	10.6	3.9	20.2	2.2	0.0	-15.7	-21.1	-14.2
FIRE AND ALLIED LINES	193,457	3.9	73.7	5.7	7.9	24.2	2.6	0.2	-5.6	-7.7	-4.9
MEDICAL MALPRACTICE	18,758	8.4	64.6	11.7	2.3	6.7	1.4	0.0	6.8	7.2	14.8
OTHER LIABILITY	213,644	11.7	73.8	27.0	4.7	19.0	2.1	0.5	-9.6	-14.6	-5.7
WORKERS COMPENSATION	426,342	9.8	83.3	9.3	4.9	8.7	2.8	2.4	-2.8	-6.1	1.2
GROUP ACCIDENT & HEALTH	13,888	6.0	93.9	4.2	4.3	10.4	1.8	0.0	-5.4	-7.9	-3.2
CREDIT ACCIDENT & HEALTH	1,761	4.1	44.5	2.1	3.7	22.8	2.7	0.0	11.8	13.1	16.5
OTHER ACCIDENT & HEALTH	7,343	4.4	65.0	5.3	5.8	25.0	2.3	0.0	-0.6	-1.8	1.6
FIDELITY AND SURETY	27,521	5.7	50.4	17.3	9.6	35.2	3.3	0.0	-5.9	-8.5	-4.2
CREDIT	8,466	14.1	31.0	1.3	10.4	32.1	2.6	0.0	12.8	12.2	23.9
TOTAL ALL LINES	2,130,433	6.9	75.4	11.2	5.5	17.2	2.6	0.8	-4.2	-6.8	-1.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : MAINE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	63,539	7.2	65.8	11.2	6.1	18.4	2.8	0.6	-0.3	-2.7	2.6
PRIV PASS AUTO PHYS DAMG	51,637	2.1	51.9	6.9	6.2	18.9	2.7	0.6	6.5	6.9	8.4
PRIV PASS AUTO TOTAL	115,176	4.9	59.6	9.3	6.1	18.6	2.8	0.6	2.7	1.6	5.2
COMM AUTO LIABILITY	21,737	7.9	58.5	10.1	6.4	18.4	2.7	0.2	3.8	2.0	7.8
COMM AUTO PHYS DAMAGE	14,301	2.3	48.8	5.7	6.2	21.3	2.6	0.3	7.7	8.2	9.9
COMMERCIAL AUTO TOTAL	36,038	5.7	54.6	8.3	6.3	19.5	2.6	0.2	5.3	4.5	8.6
HOMEOWNERS	58,128	3.6	52.9	6.7	6.3	21.9	2.7	1.2	5.0	4.6	7.1
FARMOWNERS	1,235	4.6	45.7	4.5	4.1	27.1	3.4	0.0	9.0	8.2	10.8
COMM MULTIPLE PERIL	36,227	5.2	38.9	6.2	9.5	22.6	2.6	0.6	10.4	10.5	14.3
OCEAN AND AIRCRAFT	4,758	6.1	76.9	6.7	4.7	16.6	1.3	0.2	-1.7	-3.4	1.5
FIRE AND ALLIED LINES	36,920	4.1	45.4	4.3	8.1	21.4	2.6	0.9	9.2	9.4	12.3
MEDICAL MALPRACTICE	5,239	20.8	71.7	22.6	9.2	7.8	2.8	0.4	-1.5	-7.9	7.7
OTHER LIABILITY	26,534	14.7	54.5	21.4	6.0	19.3	2.5	0.1	2.2	-2.0	8.7
WORKERS COMPENSATION	98,104	10.6	120.3	12.9	4.8	8.1	3.1	3.4	-21.1	-28.4	-20.9
GROUP ACCIDENT & HEALTH	11,228	4.4	55.7	6.1	3.0	10.4	1.2	0.0	12.6	12.7	15.4
CREDIT ACCIDENT & HEALTH	61	4.1	36.1	2.9	2.3	47.6	2.9	0.0	4.7	4.5	7.7
OTHER ACCIDENT & HEALTH	5,315	5.5	85.5	5.9	4.8	17.0	1.7	0.0	-4.6	-8.0	-4.6
FIDELITY AND SURETY	4,528	12.0	60.6	16.3	9.4	29.5	2.4	0.1	-6.6	-9.8	0.4
CREDIT	1,085	14.8	65.6	3.2	11.7	21.1	3.4	0.0	1.3	-2.8	8.4
TOTAL ALL LINES	440,576	6.9	69.1	9.8	6.3	17.1	2.7	1.2	-1.0	-3.4	1.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : MARYLAND

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	402,251	7.0	73.9	12.5	4.3	15.1	2.8	0.8	-2.9	-5.0	0.6
PRIV PASS AUTO PHYS DAMG	204,902	1.9	66.6	8.4	4.2	14.9	2.7	0.9	1.4	1.3	2.8
PRIV PASS AUTO TOTAL	607,153	5.3	71.4	11.1	4.3	15.0	2.8	0.8	-1.5	-2.9	1.3
COMM AUTO LIABILITY	86,972	8.1	69.9	11.7	6.4	18.1	2.7	0.5	-2.4	-5.0	1.3
COMM AUTO PHYS DAMAGE	36,711	2.4	62.3	6.4	5.7	18.9	2.7	0.6	2.1	1.8	3.3
COMMERCIAL AUTO TOTAL	123,683	6.4	67.6	10.1	6.2	18.3	2.7	0.5	-1.1	-3.0	2.0
HOMEOWNERS	139,291	4.7	71.4	7.9	5.9	21.3	2.7	1.1	-3.8	-5.5	-1.6
FARMOWNERS	3,426	5.8	46.9	4.3	11.5	22.9	2.4	3.4	5.5	4.7	8.9
COMM MULTIPLE PERIL	131,552	5.4	39.2	6.3	8.6	22.7	2.5	1.2	10.2	10.5	14.6
OCEAN AND AIRCRAFT	11,361	6.9	41.9	4.0	5.9	18.8	1.8	0.2	14.3	14.8	19.9
FIRE AND ALLIED LINES	106,105	4.2	50.4	4.5	8.3	23.0	2.6	1.0	5.7	5.5	8.6
MEDICAL MALPRACTICE	33,004	26.7	92.4	28.1	1.9	7.5	1.9	0.0	-5.0	-17.2	-0.1
OTHER LIABILITY	112,164	14.8	49.7	19.0	6.6	19.5	2.3	0.3	4.7	1.5	12.8
WORKERS COMPENSATION	287,013	10.6	68.5	7.3	5.1	8.8	3.2	4.4	3.9	1.5	9.5
GROUP ACCIDENT & HEALTH	16,131	5.4	62.0	3.5	3.4	12.8	1.4	0.3	9.1	9.0	12.9
CREDIT ACCIDENT & HEALTH	2,435	3.6	22.5	1.2	2.1	43.5	2.7	0.0	13.9	15.1	17.7
OTHER ACCIDENT & HEALTH	8,476	4.9	58.3	4.3	8.8	27.4	2.4	0.0	0.6	-0.7	3.1
FIDELITY AND SURETY	26,379	5.4	52.3	17.4	10.3	36.9	3.2	0.0	-7.9	-10.8	-6.7
CREDIT	10,389	14.2	23.0	1.0	17.4	26.6	3.6	0.0	16.1	15.4	26.5
TOTAL ALL LINES	1,618,562	7.4	64.4	10.0	5.7	16.6	2.7	1.4	1.4	-0.4	5.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITED) 8/15/81
STATE : MASSACHUSETTS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	462,217	7.7	78.7	11.8	6.2	18.6	3.0	0.4	-6.5	-10.1	-4.6
PRIV PASS AUTO PHYS DAMG	398,629	1.8	65.4	8.1	6.3	18.9	2.9	0.5	-0.5	-1.1	0.2
PRIV PASS AUTO TOTAL	860,846	5.0	72.6	10.1	6.2	18.8	3.0	0.4	-3.7	-6.0	-2.4
COMM AUTO LIABILITY	125,349	8.2	74.0	11.8	6.8	18.0	2.9	0.3	-4.2	-7.5	-1.4
COMM AUTO PHYS DAMAGE	74,061	1.9	60.0	6.1	6.6	20.0	2.8	0.2	2.5	2.3	3.7
COMMERCIAL AUTO TOTAL	199,410	5.9	68.8	9.7	6.7	18.8	2.9	0.3	-1.7	-3.8	0.5
HOMEOWNERS	345,903	3.1	47.0	6.3	6.2	24.2	2.9	2.8	5.7	5.7	8.1
FARMOWNERS	1,029	5.9	37.0	1.7	7.4	20.0	2.3	0.0	16.5	17.0	20.9
COMM MULTIPLE PERIL	238,273	5.2	46.2	7.5	9.0	22.5	2.6	1.1	6.4	6.0	9.8
OCEAN AND AIRCRAFT	28,835	7.3	68.5	6.6	5.5	17.1	1.5	0.2	1.9	0.3	5.9
FIRE AND ALLIED LINES	179,742	4.3	45.0	4.3	8.8	22.5	2.6	1.1	8.4	8.5	11.7
MEDICAL MALPRACTICE	7,208	15.2	156.5	44.6	6.0	14.5	2.2	0.0	-53.9	-66.9	-53.8
OTHER LIABILITY	186,092	15.3	62.3	22.2	5.6	18.5	2.2	-0.0	-0.9	-5.9	5.3
WORKERS COMPENSATION	403,343	10.9	93.1	10.5	5.0	7.3	3.3	4.9	-7.8	-13.0	-5.3
GROUP ACCIDENT & HEALTH	38,160	4.9	76.6	3.8	3.6	10.5	1.9	0.0	2.9	2.0	5.6
CREDIT ACCIDENT & HEALTH	51	4.7	58.8	5.8	5.6	47.7	3.6	0.0	-9.1	-11.7	-7.7
OTHER ACCIDENT & HEALTH	10,820	5.2	66.3	3.8	7.5	25.6	2.3	0.2	-1.6	-3.1	1.1
FIDELITY AND SURETY	28,026	7.3	47.6	19.0	9.6	32.7	3.1	0.0	-3.6	-6.5	-1.1
CREDIT	8,358	9.9	32.0	3.1	12.8	23.5	3.3	0.0	13.9	13.7	21.4
TOTAL ALL LINES	2,536,096	6.6	66.7	9.8	6.5	18.3	2.8	1.5	-0.8	-3.1	1.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = MICHIGAN

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	667,086	10.6	84.8	17.4	5.5	18.4	1.6	0.1	-10.3	-15.0	-6.9
PRIV PASS AUTO PHYS DAMG	788,956	2.3	61.1	7.0	3.4	15.3	1.5	0.1	5.8	6.2	8.1
PRIV PASS AUTO TOTAL	1,456,042	6.1	72.0	11.8	4.4	16.7	1.6	0.1	-1.6	-3.5	1.2
COMM AUTO LIABILITY	121,022	10.1	93.6	16.8	6.2	17.9	2.3	0.5	-14.8	-20.1	-12.2
COMM AUTO PHYS DAMAGE	127,269	2.4	55.3	6.3	5.1	18.9	2.3	0.2	6.0	6.3	8.2
COMMERCIAL AUTO TOTAL	248,291	6.2	74.0	11.4	5.7	18.4	2.3	0.3	-4.2	-6.5	-1.8
HOMEOWNERS	411,286	3.8	69.7	8.0	5.1	22.6	2.1	0.1	-2.9	-4.1	-1.0
FARMOWNERS	37,626	3.6	74.1	6.9	7.1	22.4	1.0	0.0	-4.5	-6.2	-3.4
COMM MULTIPLE PERIL	371,750	5.2	59.6	9.3	8.2	22.9	2.4	0.7	-0.2	-1.7	2.3
OCEAN AND AIRCRAFT	31,207	6.4	71.1	6.3	5.3	13.3	1.9	0.1	2.3	1.1	6.2
FIRE AND ALLIED LINES	240,390	4.6	60.6	5.7	7.7	22.9	2.1	0.4	1.6	0.3	3.5
MEDICAL MALPRACTICE	58,886	28.4	74.4	45.2	3.6	4.9	1.3	1.8	-5.1	-16.9	2.4
OTHER LIABILITY	411,726	17.7	71.8	23.9	9.5	15.6	1.9	1.4	-6.0	-13.0	-0.3
WORKERS COMPENSATION	906,304	11.7	60.2	7.6	4.9	9.3	2.7	6.9	7.2	4.5	12.9
GROUP ACCIDENT & HEALTH	35,607	5.0	70.6	5.8	3.8	12.2	1.7	0.2	3.9	3.1	6.7
CREDIT ACCIDENT & HEALTH	1,013	6.2	77.2	6.2	5.8	35.3	2.6	0.0	-11.5	-14.7	-9.5
OTHER ACCIDENT & HEALTH	13,514	4.3	50.4	4.2	6.5	29.4	2.6	0.0	4.0	3.7	7.1
FIDELITY AND SURETY	34,905	5.7	58.3	11.7	8.8	32.2	2.8	0.0	-5.0	-7.5	-3.1
CREDIT	17,072	14.6	50.5	3.5	11.6	24.5	3.1	0.0	6.7	3.7	14.7
TOTAL ALL LINES	4,276,619	8.3	67.4	11.4	5.7	16.6	2.0	1.8	-0.1	-2.7	3.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : MINNESOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	372,786	6.8	76.0	12.4	4.2	15.5	2.2	0.1	-3.4	-5.7	-0.3
PRIV PASS AUTO PHYS DAMG	217,968	2.3	66.6	8.2	4.1	15.6	2.2	0.2	1.9	1.7	3.4
PRIV PASS AUTO TOTAL	590,754	5.1	72.5	10.9	4.1	15.6	2.2	0.1	-1.4	-3.0	1.1
COMM AUTO LIABILITY	92,338	3.2	67.1	13.3	6.8	18.2	2.6	0.2	-2.0	-4.4	2.0
COMM AUTO PHYS DAMAGE	57,400	2.0	57.7	6.2	6.1	20.0	2.5	0.1	3.9	4.0	5.6
COMMERCIAL AUTO TOTAL	149,738	5.8	63.5	10.6	6.5	18.9	2.5	0.2	0.3	-1.2	3.4
HOMEOWNERS	194,322	3.2	78.0	8.1	4.7	22.9	2.3	0.2	-6.9	-8.7	-6.0
FARMOWNERS	16,165	3.7	95.5	8.4	5.1	26.6	2.2	0.0	-16.6	-20.4	-17.4
COMM MULTIPLE PERIL	158,397	5.5	54.8	8.8	8.7	22.9	2.7	1.1	1.7	0.5	4.7
OCEAN AND AIRCRAFT	19,899	7.5	66.5	7.3	6.0	16.9	2.3	0.1	2.0	0.4	6.3
FIRE AND ALLIED LINES	179,010	3.7	88.4	9.9	6.9	22.6	2.6	0.6	-13.3	-16.8	-14.0
MEDICAL MALPRACTICE	23,266	15.3	64.5	22.0	4.3	12.3	2.9	0.0	-2.2	-3.2	11.6
OTHER LIABILITY	178,457	13.3	55.2	19.1	5.7	19.8	2.4	0.1	2.0	-1.3	8.9
WORKERS COMPENSATION	420,402	10.4	83.0	10.3	5.6	8.9	3.1	4.7	-4.5	-8.4	-0.8
GROUP ACCIDENT & HEALTH	39,466	3.3	76.2	5.2	3.4	12.3	1.9	0.0	1.3	0.6	3.1
CREDIT ACCIDENT & HEALTH	571	4.6	94.4	7.0	2.6	41.8	2.6	0.0	-21.2	-26.1	-22.5
OTHER ACCIDENT & HEALTH	16,880	3.2	56.6	4.0	5.0	23.3	2.3	0.0	4.7	4.8	7.3
FIDELITY AND SURETY	27,354	5.0	39.1	7.4	9.1	34.0	3.1	0.0	4.3	3.9	8.0
CREDIT	6,929	12.5	36.5	3.7	10.3	29.4	2.9	0.0	10.4	9.3	19.2
TOTAL ALL LINES	2,021,604	6.8	72.4	10.8	5.5	17.1	2.6	1.2	-2.8	-5.2	0.1

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = MISSISSIPPI

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	111,016	6.5	64.5	10.2	4.1	14.9	2.6	0.7	2.5	1.6	7.0
PRIV PASS AUTO PHYS DAMGE	125,255	2.2	63.3	7.4	4.2	17.1	2.5	0.2	2.8	2.8	4.6
PRIV PASS AUTO TOTAL	236,271	4.2	63.9	8.7	4.1	16.1	2.6	0.5	2.7	2.3	5.7
COMM AUTO LIABILITY	46,286	7.6	78.3	13.5	5.3	18.5	2.6	0.4	-6.7	-10.0	-4.3
COMM AUTO PHYS DAMAGE	32,078	2.4	59.4	6.3	4.4	20.2	2.6	0.1	3.9	3.8	5.6
COMMERCIAL AUTO TOTAL	78,364	5.4	70.5	10.5	4.9	19.2	2.6	0.3	-2.4	-4.4	-0.2
HOMEOWNERS	77,674	4.1	71.5	7.5	4.4	21.2	2.6	1.0	-3.1	-4.4	-1.0
FARMOWNERS	283	2.7	27.9	5.1	12.8	24.5	3.5	0.0	12.6	14.2	16.4
COMM MULTIPLE PERIL	41,852	4.8	48.6	7.0	8.9	20.6	2.7	4.1	4.8	4.4	8.2
OCEAN AND AIRCRAFT	8,753	7.1	72.0	7.3	4.6	19.1	1.5	0.0	-1.0	-2.4	3.5
FIRE AND ALLIED LINES	135,321	4.4	41.2	4.9	6.4	24.8	2.6	0.9	9.7	10.3	13.9
MEDICAL MALPRACTICE	6,357	15.5	67.5	21.4	4.1	12.5	2.6	0.0	-2.5	-4.3	10.0
OTHER LIABILITY	48,284	12.9	50.6	16.6	5.8	20.9	2.4	0.5	4.4	1.8	11.8
WORKERS COMPENSATION	93,586	9.1	71.6	6.8	4.5	8.2	3.1	4.7	2.8	0.6	7.4
GROUP ACCIDENT & HEALTH	11,397	4.3	81.8	5.8	3.7	10.8	1.8	0.0	-0.5	-2.0	1.0
CREDIT ACCIDENT & HEALTH	603	4.5	46.1	2.3	5.5	17.6	2.8	0.0	12.5	13.9	17.7
OTHER ACCIDENT & HEALTH	6,260	4.7	73.8	6.9	6.3	24.8	2.4	0.0	-5.5	-7.7	-4.2
FIDELITY AND SURETY	13,910	4.7	101.3	22.3	10.6	34.0	3.4	0.0	-32.0	-38.6	-34.8
CREDIT	2,190	16.1	88.3	9.4	10.4	25.5	2.7	0.0	-13.9	-19.6	-6.3
TOTAL ALL LINES	761,105	5.7	61.8	8.6	5.2	18.4	2.6	1.3	2.2	1.2	5.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : MISSOURI

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	324,386	5.7	62.2	10.1	4.6	15.2	2.4	0.2	3.6	2.9	7.5
PRIV PASS AUTO PHYS DAMG	298,378	1.9	63.4	6.6	4.6	15.8	2.4	0.1	3.6	3.8	5.3
PRIV PASS AUTO TOTAL	622,764	3.9	62.8	8.4	4.6	15.5	2.4	0.2	3.6	3.4	6.5
COMM AUTO LIABILITY	92,738	7.7	58.6	10.6	6.0	18.2	2.6	0.4	3.4	1.9	7.9
COMM AUTO PHYS DAMAGE	56,528	2.2	60.8	6.1	6.0	19.9	2.6	0.3	2.5	2.3	4.0
COMMERCIAL AUTO TOTAL	149,266	5.6	59.5	8.9	6.0	18.8	2.6	0.4	3.0	2.1	6.4
HOMEOWNERS	198,057	3.3	70.0	7.1	5.0	22.7	2.5	0.1	-2.8	-3.9	-1.2
FARMOWNERS	22,995	4.2	83.7	8.6	6.4	20.5	2.1	0.0	-8.7	-11.5	-8.4
COMM MULTIPLE PERIL	155,567	5.0	49.0	7.9	8.9	22.6	2.6	1.0	4.9	4.3	8.1
OCEAN AND AIRCRAFT	31,176	8.8	108.6	12.1	5.1	16.4	1.9	0.1	-18.6	-23.9	-16.8
FIRE AND ALLIED LINES	175,549	4.0	58.6	5.7	7.4	22.9	2.4	0.5	2.2	1.4	4.3
MEDICAL MALPRACTICE	26,891	25.0	68.1	26.1	5.1	7.5	1.9	0.3	3.4	-4.8	12.7
OTHER LIABILITY	154,946	12.9	55.8	18.5	5.5	20.1	2.2	0.3	1.9	-1.3	8.5
WORKERS COMPENSATION	204,252	10.3	66.9	8.0	5.8	9.0	3.1	3.6	4.2	1.9	9.6
GROUP ACCIDENT & HEALTH	36,490	5.7	58.1	3.9	3.2	12.3	1.4	0.1	11.1	11.3	15.5
CREDIT ACCIDENT & HEALTH	916	10.1	65.2	1.2	4.4	15.0	3.0	0.0	7.0	6.1	14.4
OTHER ACCIDENT & HEALTH	23,627	3.4	67.1	3.9	5.2	20.4	2.3	0.0	1.2	0.6	3.4
FIDELITY AND SURETY	25,916	6.2	39.6	5.9	10.6	32.1	3.0	0.0	5.4	4.8	9.6
CREDIT	3,654	14.8	44.1	2.3	11.1	25.4	3.0	0.0	9.4	7.7	19.6
TOTAL ALL LINES	1,837,266	6.1	62.3	8.9	5.7	17.8	2.5	0.7	2.4	1.2	5.9

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : MONTANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	52,912	6.2	69.9	10.7	3.2	19.3	2.5	0.2	-1.6	-3.1	2.0
PRIV PASS AUTO PHYS DAMG	46,757	2.1	55.6	5.8	3.2	20.5	2.5	0.2	6.0	6.6	8.3
PRIV PASS AUTO TOTAL	99,669	4.3	63.2	8.4	3.2	19.9	2.5	0.2	2.0	1.4	4.9
COMM AUTO LIABILITY	17,941	3.0	68.8	13.9	5.8	18.5	2.7	0.3	-2.5	-5.4	0.5
COMM AUTO PHYS DAMAGE	15,302	1.9	47.7	5.2	5.4	21.2	2.6	0.3	8.6	9.5	11.0
COMMERCIAL AUTO TOTAL	33,243	2.2	59.1	9.9	5.6	19.7	2.7	0.3	2.6	1.5	5.3
HOMEOWNERS	29,487	3.7	51.4	5.7	4.7	25.7	2.6	0.1	5.1	5.3	8.4
FARMOWNERS	4,959	3.0	58.5	6.9	8.6	26.3	2.6	0.0	-0.8	-1.6	0.8
COMM MULTIPLE PERIL	38,798	5.4	50.9	10.0	8.3	22.7	2.7	0.4	3.8	2.8	6.7
OCEAN AND AIRCRAFT	2,458	6.4	136.4	19.3	4.7	15.0	2.8	0.2	-34.3	-42.3	-37.8
FIRE AND ALLIED LINES	32,773	3.5	70.0	6.9	7.8	24.5	2.5	1.2	-5.0	-7.0	-4.4
MEDICAL MALPRACTICE	4,983	22.8	58.8	18.2	3.6	10.2	2.6	5.0	3.2	0.9	21.3
OTHER LIABILITY	17,967	13.1	48.1	18.0	5.9	21.7	2.5	0.1	4.6	2.0	12.3
WORKERS COMPENSATION	26,482	10.2	69.6	8.1	4.3	8.9	3.0	5.8	2.7	0.2	7.9
GROUP ACCIDENT & HEALTH	2,774	5.1	79.5	4.1	3.7	12.8	1.7	0.0	0.9	-1.0	3.4
CREDIT ACCIDENT & HEALTH	188	3.3	49.5	3.7	1.4	37.5	2.2	0.0	3.4	3.1	5.6
OTHER ACCIDENT & HEALTH	1,819	4.6	41.8	3.8	5.3	26.0	2.6	0.1	10.7	11.1	14.4
FIDELITY AND SURETY	5,493	4.5	17.1	7.4	10.4	36.2	3.2	0.0	12.7	13.9	17.5
CREDIT	592	15.2	47.5	3.2	11.6	23.3	2.8	0.0	8.9	6.2	18.8
TOTAL ALL LINES	301,685	5.8	60.0	9.0	5.3	20.6	2.6	0.9	2.0	0.8	5.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = NEBRASKA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	91,393	6.3	61.0	10.0	4.2	13.4	2.3	0.2	3.0	2.1	7.2
PRIV PASS AUTO PHYS DAMG	89,383	2.2	87.1	10.3	4.1	18.3	2.2	0.2	-9.8	-12.0	-10.2
PRIV PASS AUTO TOTAL	180,776	4.3	73.9	10.1	4.1	18.4	2.3	0.2	-3.3	-4.8	-1.4
COMM AUTO LIABILITY	37,716	8.1	54.1	10.6	6.5	13.0	2.3	0.5	5.6	4.4	10.6
COMM AUTO PHYS DAMAGE	29,359	2.1	75.3	8.1	6.1	19.4	2.2	0.3	-4.8	-6.2	-4.6
COMMERCIAL AUTO TOTAL	67,075	5.5	63.4	9.5	6.3	18.6	2.2	0.4	1.1	-0.3	4.0
HOMEOWNERS	59,791	3.6	216.0	23.0	4.2	25.0	2.3	0.2	-78.8	-93.3	-90.4
FARMOWNERS	15,625	4.6	98.9	8.9	5.0	22.6	1.6	0.0	-16.3	-20.0	-16.1
COMM MULTIPLE PERIL	52,869	4.9	96.7	16.2	9.3	23.1	2.5	0.7	-21.1	-26.2	-22.5
OCEAN AND AIRCRAFT	3,921	6.6	57.0	7.0	6.1	14.7	2.8	0.0	7.3	6.7	11.7
FIRE AND ALLIED LINES	112,165	3.0	78.9	7.7	7.0	22.8	2.1	0.4	-7.9	-10.2	-7.9
MEDICAL MALPRACTICE	5,241	16.1	37.8	14.4	3.9	10.5	2.6	0.0	15.4	16.6	31.5
OTHER LIABILITY	50,203	12.9	30.7	9.2	5.9	20.6	2.2	0.4	17.3	16.7	26.5
WORKERS COMPENSATION	70,461	10.4	79.5	8.8	5.7	10.2	3.0	3.6	-2.3	-5.8	1.9
GROUP ACCIDENT & HEALTH	13,544	6.7	62.9	3.3	2.6	7.2	2.1	0.0	11.7	11.8	15.9
CREDIT ACCIDENT & HEALTH	285	4.6	24.2	2.5	2.8	42.9	2.7	0.0	12.4	13.4	17.1
OTHER ACCIDENT & HEALTH	8,381	3.4	54.7	3.7	4.7	25.1	2.4	0.0	5.0	5.1	7.8
FIDELITY AND SURETY	10,971	5.1	5.5	-0.4	7.9	33.3	3.1	0.0	24.3	27.3	31.2
CREDIT	2,423	17.1	50.7	1.7	9.8	21.9	2.8	0.0	9.7	7.1	20.4
TOTAL ALL LINES	653,731	5.7	84.5	10.7	5.7	19.6	2.3	0.7	-2.5	-12.6	-8.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : NEVADA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	91,315	6.1	78.8	11.1	2.4	16.3	2.5	0.3	-4.2	-6.2	-1.2
PRIV PASS AUTO PHYS DAMG	61,916	2.1	70.3	7.3	2.4	18.8	2.6	0.4	-0.4	-0.9	0.7
PRIV PASS AUTO TOTAL	153,231	4.5	75.4	9.6	2.4	17.3	2.5	0.3	-2.7	-4.1	-0.4
COMM AUTO LIABILITY	16,063	7.4	99.1	18.3	5.4	19.1	2.4	0.0	-18.8	-24.0	-18.2
COMM AUTO PHYS DAMAGE	9,152	2.2	57.6	5.6	5.4	22.2	2.5	0.0	3.6	3.6	5.3
COMMERCIAL AUTO TOTAL	25,215	5.5	84.1	13.7	5.4	20.2	2.4	0.0	-10.7	-14.0	-9.7
HOMEOWNERS	39,653	3.5	66.2	6.5	3.4	22.6	2.6	0.7	-0.5	-1.1	1.9
FARMOWNERS	810	4.4	34.8	0.6	14.6	23.7	3.1	0.0	11.7	12.5	15.9
COMM MULTIPLE PERIL	45,944	4.7	197.8	14.3	8.0	23.7	2.6	0.2	-66.5	-79.2	-75.4
OCEAN AND AIRCRAFT	3,583	5.6	87.1	8.7	4.6	15.1	4.7	0.1	-8.2	-11.0	-6.6
FIRE AND ALLIED LINES	23,766	7.1	259.1	22.4	5.3	24.8	2.0	0.2	-96.0	*****	*****
MEDICAL MALPRACTICE	3,499	21.5	44.6	24.8	3.2	9.3	2.3	0.9	10.4	8.1	26.0
OTHER LIABILITY	24,030	13.4	178.8	59.0	5.1	21.2	2.2	0.0	-73.7	-89.9	-79.4
WORKERS COMPENSATION	321	10.2	400.0	54.0	3.6	10.5	2.7	4.4	*****	*****	*****
GROUP ACCIDENT & HEALTH	6,385	4.7	99.2	5.5	5.0	9.8	2.0	0.0	-8.7	-11.6	-8.1
CREDIT ACCIDENT & HEALTH	305	4.9	26.9	2.4	3.4	42.2	2.7	0.0	11.2	12.1	16.0
OTHER ACCIDENT & HEALTH	1,528	4.2	82.4	6.7	6.1	23.6	2.3	0.0	-8.7	-11.4	-8.2
FIDELITY AND SURETY	7,060	4.8	276.3	45.5	11.7	34.9	3.2	0.0	*****	*****	*****
CREDIT	1,523	13.7	31.7	2.2	13.7	29.1	3.3	0.0	12.5	10.8	21.3
TOTAL ALL LINES	341,853	5.5	118.5	15.5	4.3	20.1	2.5	0.3	-27.0	-33.1	-28.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : NEW HAMPSHIRE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	67,214	7.0	81.0	14.1	6.0	18.2	2.9	1.1	-8.7	-12.6	-7.5
PRIV PASS AUTO PHYS DAMG	56,248	2.0	67.1	9.0	6.0	18.7	2.7	1.2	-1.5	-2.5	-1.1
PRIV PASS AUTO TOTAL	123,462	4.8	74.7	11.8	6.0	18.4	2.8	1.1	-5.4	-8.0	-4.6
COMM AUTO LIABILITY	21,281	7.5	76.0	13.4	5.6	17.8	2.4	0.4	-5.4	-8.4	-2.8
COMM AUTO PHYS DAMAGE	13,725	2.2	50.2	5.5	5.6	20.8	2.4	0.3	7.5	8.1	9.7
COMMERCIAL AUTO TOTAL	35,006	5.4	65.9	10.3	5.6	19.0	2.4	0.4	-0.3	-1.9	2.1
HOMEOWNERS	54,746	3.7	56.2	8.1	6.1	23.7	2.8	2.2	1.5	0.5	3.2
FARMOWNERS	286	4.0	31.1	3.0	5.3	26.5	3.2	0.0	15.9	16.7	19.0
COMM MULTIPLE PERIL	32,846	5.2	51.5	9.0	7.6	22.2	2.5	1.0	4.1	3.3	7.2
OCEAN AND AIRCRAFT	3,519	6.7	107.9	8.6	5.0	16.6	1.4	0.2	-16.9	-21.5	-16.1
FIRE AND ALLIED LINES	31,272	4.7	62.4	6.2	7.6	21.3	2.3	1.1	0.8	-0.5	2.9
MEDICAL MALPRACTICE	1,184	15.5	298.9	0.2	6.1	15.2	1.8	0.0	*****	*****	*****
OTHER LIABILITY	28,403	14.5	68.1	21.5	5.2	14.9	2.2	0.1	-3.3	-8.6	2.3
WORKERS COMPENSATION	78,966	10.3	86.1	9.8	4.8	8.6	3.1	4.0	-4.5	-8.9	-1.6
GROUP ACCIDENT & HEALTH	9,170	3.9	85.1	3.8	2.8	9.0	2.1	0.0	-0.0	-1.5	1.2
CREDIT ACCIDENT & HEALTH	132	6.7	67.4	0.9	2.6	28.8	4.2	0.0	-1.1	-2.1	3.9
OTHER ACCIDENT & HEALTH	1,632	5.4	66.4	3.9	6.5	24.0	2.3	0.0	-0.2	-1.7	2.4
FIDELITY AND SURETY	4,048	7.4	58.1	20.9	7.8	32.7	2.7	0.0	-8.6	-12.1	-6.3
CREDIT	1,732	16.8	40.4	2.2	9.8	26.5	3.1	0.0	11.7	9.7	23.1
TOTAL ALL LINES	405,404	6.6	71.1	10.6	5.9	17.8	2.7	1.6	-2.7	-5.2	-0.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = NEW JERSEY

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	947,566	4.3	56.0	15.4	4.8	15.7	2.8	1.3	-10.1	-14.1	-7.6
PRIV PASS AUTO PHYS DAMG	429,919	2.1	70.5	9.4	4.7	15.9	2.7	1.2	-1.6	-2.4	-0.8
PRIV PASS AUTO TOTAL	1,377,485	3.4	61.2	13.5	4.8	15.8	2.8	1.3	-7.5	-10.4	-5.5
COMM AUTO LIABILITY	207,465	3.8	76.7	13.7	6.3	17.0	2.7	1.5	-6.0	-9.6	-2.9
COMM AUTO PHYS DAMAGE	94,947	2.3	61.4	6.9	5.7	19.5	2.6	1.8	2.0	1.7	3.5
COMMERCIAL AUTO TOTAL	302,412	3.8	71.9	11.6	6.1	17.5	2.6	1.6	-3.5	-6.1	-0.9
HOMEOWNERS	317,330	3.7	65.1	8.3	5.6	21.9	2.6	1.8	-1.6	-2.9	-0.0
FARMOWNERS	320	2.8	71.6	5.4	6.5	25.2	2.4	0.0	-5.2	-7.0	-4.9
COMM MULTIPLE PERIL	341,129	5.4	48.3	8.6	8.6	23.2	2.5	0.7	5.1	4.4	8.5
OCEAN AND AIRCRAFT	23,578	7.4	64.6	6.4	6.4	18.1	1.7	0.2	3.0	1.4	7.0
FIRE AND ALLIED LINES	209,460	4.4	75.1	7.0	8.2	22.1	2.5	0.6	-5.9	-8.3	-5.1
MEDICAL MALPRACTICE	38,666	35.3	90.8	17.6	4.6	3.2	0.9	0.0	6.9	-9.3	11.3
OTHER LIABILITY	320,553	14.3	44.9	15.4	5.8	19.5	2.2	0.4	8.8	6.4	17.3
WORKERS COMPENSATION	696,258	10.9	63.3	6.5	4.4	6.5	2.8	7.8	6.9	4.7	12.7
GROUP ACCIDENT & HEALTH	38,412	6.1	71.7	5.2	3.1	14.1	1.5	0.1	3.4	2.3	6.9
CREDIT ACCIDENT & HEALTH	2,073	10.4	81.3	1.2	3.2	14.8	3.5	0.0	0.1	-2.1	6.4
OTHER ACCIDENT & HEALTH	20,567	6.5	64.9	4.9	8.3	24.4	2.3	0.6	-1.2	-2.9	1.2
FIDELITY AND SURETY	36,968	6.8	130.6	6.1	9.7	29.8	2.8	0.1	-34.8	-42.7	-37.5
CREDIT	7,844	14.1	59.6	3.7	10.4	26.2	2.9	0.0	1.9	-1.5	9.5
TOTAL ALL LINES	3,733,075	7.8	69.5	10.7	5.6	16.1	2.6	2.4	-1.2	-3.7	2.1

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = NEW MEXICO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	75,887	5.8	59.2	9.0	3.6	15.0	2.5	0.7	5.7	5.4	10.1
PRIV PASS AUTO PHYS DAMG	80,693	1.9	52.5	5.4	3.3	18.1	2.4	0.6	8.6	9.6	11.0
PRIV PASS AUTO TOTAL	156,580	3.8	55.8	7.1	3.4	16.6	2.5	0.6	7.2	7.6	10.6
COMM AUTO LIABILITY	25,798	7.1	53.7	9.9	5.4	18.9	2.4	0.4	5.7	4.9	10.5
COMM AUTO PHYS DAMAGE	17,804	2.3	48.3	5.1	5.3	20.8	2.6	0.3	8.6	9.5	11.2
COMMERCIAL AUTO TOTAL	43,602	5.1	51.5	8.0	5.4	19.7	2.5	0.4	6.9	6.9	10.8
HOMEOWNERS	47,515	3.0	51.8	5.1	4.3	21.1	2.6	0.3	7.2	8.0	10.5
FARMOWNERS	3,746	2.2	62.5	10.4	6.7	24.9	2.4	0.0	-2.8	-3.8	-2.0
COMM MULTIPLE PERIL	38,591	4.9	92.7	12.1	8.8	23.1	2.9	0.4	-17.3	-21.6	-17.8
OCEAN AND AIRCRAFT	3,252	5.2	99.2	6.1	3.3	16.5	4.5	0.0	-12.5	-16.0	-11.9
FIRE AND ALLIED LINES	37,758	3.9	44.8	4.2	7.4	23.6	2.7	0.5	8.7	9.1	12.0
MEDICAL MALPRACTICE	1,452	20.1	123.6	25.1	4.9	9.8	2.2	0.0	-25.6	-35.4	-19.8
OTHER LIABILITY	31,492	12.3	54.1	24.9	6.0	20.9	2.4	0.9	-6.2	-10.4	-0.8
WORKERS COMPENSATION	98,224	9.5	78.2	9.2	5.5	9.1	3.1	4.9	-2.2	-5.4	1.7
GROUP ACCIDENT & HEALTH	4,659	6.6	87.8	5.4	3.5	13.0	1.6	0.0	-3.5	-6.1	-1.2
CREDIT ACCIDENT & HEALTH	530	2.8	23.6	1.7	1.3	33.2	2.0	0.0	18.2	20.6	22.8
OTHER ACCIDENT & HEALTH	1,734	4.6	56.9	5.2	6.5	22.7	2.5	0.0	3.9	3.3	6.8
FIDELITY AND SURETY	3,130	4.3	27.2	7.9	9.9	36.2	3.2	0.0	8.1	8.5	11.8
CREDIT	3,828	15.2	23.5	1.2	12.1	26.1	2.8	0.0	18.4	18.5	31.1
TOTAL ALL LINES	481,093	5.8	62.3	8.8	5.2	17.6	2.7	1.4	2.2	1.1	5.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : NEW YORK

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,529,495	3.0	65.1	11.3	5.7	16.6	3.1	0.7	0.7	-1.4	4.7
PRIV PASS AUTO PHYS DAMG	696,299	2.2	63.0	8.4	5.6	17.1	2.9	0.6	1.7	1.3	3.0
PRIV PASS AUTO TOTAL	2,225,794	6.2	64.5	10.4	5.7	16.8	3.0	0.7	1.0	-0.6	4.1
COMM AUTO LIABILITY	379,508	3.5	81.7	14.1	6.6	17.5	2.8	0.4	-8.5	-12.5	-6.2
COMM AUTO PHYS DAMAGE	156,007	2.2	59.8	6.6	6.3	20.2	2.6	0.4	2.4	2.1	3.8
COMMERCIAL AUTO TOTAL	535,515	6.7	75.4	11.9	6.5	18.3	2.7	0.4	-5.4	-8.3	-3.3
HOMEOWNERS	667,362	4.1	61.0	7.7	6.2	22.8	2.7	0.7	0.4	-0.6	2.5
FARMOWNERS	5,022	3.5	70.7	5.4	9.2	25.7	2.9	0.0	-5.1	-7.5	-5.3
COMM MULTIPLE PERIL	794,383	5.8	52.4	9.4	8.9	22.6	2.5	1.0	3.5	2.3	6.5
OCEAN AND AIRCRAFT	384,547	10.0	94.1	8.9	5.2	17.4	1.1	0.4	-9.6	-14.7	-7.6
FIRE AND ALLIED LINES	533,883	4.3	67.0	6.2	8.1	22.0	2.4	0.4	-1.7	-3.3	-0.2
MEDICAL MALPRACTICE	174,513	30.6	108.7	19.8	2.2	3.7	2.1	0.0	-4.7	-19.7	-1.1
OTHER LIABILITY	890,050	14.3	58.6	21.2	5.1	18.4	2.2	0.5	0.7	-3.3	7.5
WORKERS COMPENSATION	1,025,883	10.7	50.1	6.3	5.4	8.6	3.2	5.1	12.6	11.5	19.3
GROUP ACCIDENT & HEALTH	165,216	4.6	70.5	4.4	4.6	12.0	1.9	0.2	4.2	3.5	6.9
CREDIT ACCIDENT & HEALTH	3,718	9.8	73.7	0.3	1.8	30.2	2.2	0.0	-1.9	-4.5	3.4
OTHER ACCIDENT & HEALTH	51,289	5.9	74.6	4.7	8.1	22.9	2.2	0.1	-4.4	-6.9	-2.4
FIDELITY AND SURETY	104,436	8.0	39.6	6.3	9.5	28.6	2.7	0.0	8.1	7.2	13.1
CREDIT	19,199	10.7	87.2	2.8	12.2	27.0	2.6	0.0	-12.0	-17.1	-9.9
TOTAL ALL LINES	7,560,810	8.2	63.7	10.4	6.2	17.3	2.7	1.2	1.5	-0.8	5.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = NORTH CAROLINA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	368,000	7.0	68.7	10.8	5.1	17.3	2.8	0.4	-1.0	-2.7	3.0
PRIV PASS AUTO PHYS DAMG	242,087	2.4	61.4	7.0	5.1	20.0	2.7	0.4	2.1	1.8	3.7
PRIV PASS AUTO TOTAL	610,087	5.1	65.8	9.3	5.1	18.4	2.7	0.4	0.2	-0.9	3.3
COMM AUTO LIABILITY	99,235	8.0	72.7	12.9	6.3	18.4	2.8	0.6	-4.5	-7.5	-1.2
COMM AUTO PHYS DAMAGE	55,645	2.5	54.7	5.6	5.0	19.4	2.7	0.5	6.2	6.6	8.4
COMMERCIAL AUTO TOTAL	154,880	6.0	66.3	10.2	5.9	18.8	2.8	0.6	-0.7	-2.4	2.2
HOMEOWNERS	194,965	4.2	60.1	6.5	5.7	23.8	2.8	1.4	0.6	-0.2	3.3
FARMOWNERS	12,993	3.7	75.2	5.2	6.8	24.1	2.3	2.9	-7.1	-8.9	-5.6
COMM MULTIPLE PERIL	105,314	5.2	52.1	7.2	9.0	22.5	2.8	3.5	2.6	1.6	5.6
OCEAN AND AIRCRAFT	12,552	6.6	80.8	8.2	6.5	17.9	2.0	0.2	-5.8	-8.4	-3.1
FIRE AND ALLIED LINES	171,977	4.0	59.5	4.9	8.0	23.8	2.7	1.6	0.8	-0.2	2.7
MEDICAL MALPRACTICE	14,438	21.7	50.0	15.9	4.3	9.6	2.2	0.0	13.6	9.7	26.1
OTHER LIABILITY	85,419	13.9	41.7	14.4	5.9	19.4	2.4	0.6	10.7	8.4	18.8
WORKERS COMPENSATION	199,275	10.3	78.4	8.6	4.9	7.9	3.2	3.9	-0.6	-3.8	3.9
GROUP ACCIDENT & HEALTH	20,408	4.9	81.5	4.3	3.7	12.5	1.6	0.2	-0.5	-2.1	1.5
CREDIT ACCIDENT & HEALTH	1,052	10.3	41.0	1.0	3.6	14.7	3.3	0.0	18.7	19.7	28.1
OTHER ACCIDENT & HEALTH	11,390	5.0	54.1	4.3	8.4	22.2	2.3	0.0	5.1	4.7	8.6
FIDELITY AND SURETY	20,024	5.6	45.9	12.5	10.0	32.7	3.1	0.0	-0.6	-2.3	2.0
CREDIT	10,878	13.3	20.5	3.3	15.9	31.7	3.0	0.0	14.9	13.8	29.0
TOTAL ALL LINES	1,625,652	6.3	63.5	8.6	6.0	18.9	2.8	1.3	1.0	-0.5	4.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : NORTH DAKOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	42,552	5.9	60.1	9.5	3.9	19.6	2.2	0.1	3.2	2.4	7.3
PRIV PASS AUTO PHYS DAMG	38,910	1.6	67.7	6.9	3.8	19.9	2.2	0.2	0.0	-0.4	1.1
PRIV PASS AUTO TOTAL	81,462	4.0	63.8	8.2	3.9	19.8	2.2	0.2	1.6	1.1	4.3
COMM AUTO LIABILITY	12,894	7.2	45.0	10.2	5.8	19.7	2.5	0.1	9.3	9.1	14.7
COMM AUTO PHYS DAMAGE	13,149	2.1	57.3	6.0	5.2	21.1	2.6	0.0	4.1	4.2	5.8
COMMERCIAL AUTO TOTAL	26,043	4.6	51.2	8.1	5.5	20.4	2.5	0.1	6.6	6.6	10.2
HOMEOWNERS	18,824	3.3	79.7	8.8	5.5	23.9	2.3	0.2	-8.9	-11.1	-8.3
FARMOWNERS	6,829	3.5	123.6	20.1	5.6	18.5	1.6	0.0	-31.3	-37.4	-34.5
COMM MULTIPLE PERIL	23,419	6.7	38.4	7.1	8.4	22.4	2.7	1.1	10.5	10.7	15.0
OCEAN AND AIRCRAFT	1,515	5.6	84.5	7.1	3.4	13.4	3.6	0.0	-4.0	-6.5	-2.4
FIRE AND ALLIED LINES	52,170	4.2	92.7	9.0	6.3	21.1	2.3	1.4	-13.8	-17.7	-14.7
MEDICAL MALPRACTICE	3,593	15.6	64.5	15.4	3.6	12.1	2.3	0.0	1.9	1.1	15.7
OTHER LIABILITY	21,346	12.0	46.1	15.0	5.7	21.5	2.3	0.1	6.9	5.0	14.3
WORKERS COMPENSATION	340	11.9	27.6	3.7	4.5	6.6	3.4	3.6	26.3	27.2	35.9
GROUP ACCIDENT & HEALTH	2,125	4.1	100.0	4.7	4.0	13.4	2.0	0.0	-10.0	-13.0	-9.9
CREDIT ACCIDENT & HEALTH	92	3.5	15.2	1.0	1.0	40.9	2.3	0.0	19.1	21.4	24.0
OTHER ACCIDENT & HEALTH	3,689	3.0	66.5	3.7	5.2	20.4	2.3	0.0	1.4	1.0	3.4
FIDELITY AND SURETY	1,103	4.6	50.5	12.8	9.4	34.7	3.3	0.0	-4.1	-5.8	-2.0
CREDIT	771	17.0	65.1	5.8	11.4	23.1	2.9	0.0	-12.5	-18.0	-3.9
TOTAL ALL LINES	247,320	5.1	67.7	9.3	5.5	20.9	2.4	0.5	-1.8	-3.4	0.6

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = OHIO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	792,086	6.9	57.2	9.5	4.7	18.0	2.3	0.2	4.9	4.4	10.0
PRIV PASS AUTO PHYS DAMG	579,827	2.0	65.9	7.2	4.3	17.9	2.3	0.2	1.4	1.2	2.9
PRIV PASS AUTO TOTAL	1,371,913	4.8	60.9	8.5	4.5	18.0	2.3	0.2	3.4	3.0	7.0
COMM AUTO LIABILITY	201,752	3.2	52.2	9.4	6.1	19.2	2.4	0.4	6.5	5.6	12.1
COMM AUTO PHYS DAMAGE	117,865	2.2	56.2	6.0	5.5	20.9	2.3	0.2	4.6	4.8	6.5
COMMERCIAL AUTO TOTAL	319,617	3.0	53.7	8.1	5.9	19.8	2.4	0.3	5.8	5.3	10.1
HOMEOWNERS	445,293	4.6	68.8	6.9	5.4	23.0	2.4	0.3	-2.4	-3.7	0.2
FARMOWNERS	22,649	4.8	84.3	7.7	7.5	22.2	1.5	0.0	-9.7	-12.5	-8.7
COMM MULTIPLE PERIL	353,649	5.4	48.3	8.2	8.5	22.7	2.5	0.5	5.4	5.0	9.3
OCEAN AND AIRCRAFT	27,983	7.9	61.4	5.9	6.2	17.8	2.3	0.2	4.6	3.3	9.5
FIRE AND ALLIED LINES	302,707	4.9	55.9	5.5	8.5	22.6	2.4	0.4	3.5	2.6	6.1
MEDICAL MALPRACTICE	72,261	21.3	72.0	29.5	5.1	8.2	1.7	2.5	-2.6	-10.2	5.1
OTHER LIABILITY	300,660	13.9	43.8	13.3	6.2	20.0	2.1	0.2	9.9	7.8	18.6
WORKERS COMPENSATION	22,349	14.5	77.3	11.4	3.1	5.6	2.2	0.9	2.7	-0.2	11.4
GROUP ACCIDENT & HEALTH	407,064	5.2	92.0	4.8	6.3	1.4	0.4	-0.0	-0.1	-2.7	0.3
CREDIT ACCIDENT & HEALTH	1,386	6.7	76.6	6.0	6.3	32.8	2.6	0.0	-10.1	-13.1	-7.4
OTHER ACCIDENT & HEALTH	64,259	6.2	89.2	5.8	7.8	10.1	1.0	0.0	-4.0	-7.5	-3.7
FIDELITY AND SURETY	47,993	6.3	24.2	5.2	8.7	32.6	2.6	0.0	13.8	14.4	19.1
CREDIT	14,515	13.0	64.3	4.0	13.1	25.2	3.2	0.0	-1.8	-5.3	5.0
TOTAL ALL LINES	3,774,298	6.2	62.1	8.3	5.9	17.8	2.1	0.3	3.1	1.9	6.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : OKLAHOMA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	147,559	5.3	68.2	8.5	3.5	14.8	2.2	0.3	2.2	1.3	5.5
PRIV PASS AUTO PHYS DAMG	146,580	1.8	73.5	7.2	4.1	16.1	2.1	0.3	-1.1	-1.8	-0.4
PRIV PASS AUTO TOTAL	294,139	3.5	70.8	7.8	3.8	15.4	2.2	0.3	0.6	-0.2	2.6
COMM AUTO LIABILITY	56,279	6.9	82.0	13.0	5.3	16.7	2.2	0.2	-7.3	-10.5	-5.1
COMM AUTO PHYS DAMAGE	49,964	2.2	61.5	6.1	4.7	19.0	2.3	0.1	3.4	3.4	5.1
COMMERCIAL AUTO TOTAL	106,243	4.7	72.3	9.8	5.0	17.8	2.3	0.1	-2.3	-3.9	-0.3
HOMEOWNERS	145,816	2.6	72.6	6.1	4.0	20.1	2.3	0.2	-1.9	-2.8	-0.6
FARMOWNERS	16,546	3.3	79.0	8.5	4.4	23.6	1.3	0.0	-6.9	-9.1	-6.7
COMM MULTIPLE PERIL	89,247	4.9	62.1	9.0	8.5	22.6	2.6	0.8	-1.4	-3.0	0.7
OCEAN AND AIRCRAFT	11,632	5.9	56.9	5.3	5.0	17.6	2.6	0.0	6.9	6.8	11.5
FIRE AND ALLIED LINES	114,909	3.5	65.1	5.8	7.5	22.4	2.4	0.2	-0.8	-1.8	0.8
MEDICAL MALPRACTICE	3,008	14.0	123.8	15.0	5.9	11.7	2.8	0.0	-25.4	-32.0	-19.9
OTHER LIABILITY	87,889	13.2	49.0	15.0	5.2	19.4	2.3	0.1	7.1	4.9	15.1
WORKERS COMPENSATION	189,694	9.3	65.5	7.5	4.8	9.0	2.9	4.2	5.1	3.4	10.5
GROUP ACCIDENT & HEALTH	9,588	5.5	82.7	4.4	3.5	12.0	1.6	0.0	-0.5	-2.3	1.8
CREDIT ACCIDENT & HEALTH	996	4.2	25.5	1.9	2.0	43.1	2.5	0.0	12.4	13.5	16.8
OTHER ACCIDENT & HEALTH	5,704	4.5	51.8	4.5	5.4	23.2	2.3	0.0	7.0	6.9	10.3
FIDELITY AND SURETY	14,806	5.3	27.0	7.0	9.5	33.5	3.2	0.0	10.2	10.7	14.9
CREDIT	7,210	13.1	32.4	2.0	13.4	27.5	3.3	0.0	12.4	11.5	22.1
TOTAL ALL LINES	1,097,427	5.6	66.5	8.1	5.2	17.3	2.4	0.9	1.1	-0.2	4.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : OREGON

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	243,657	5.0	64.0	8.3	3.3	16.1	2.1	0.2	3.8	3.3	7.3
PRIV PASS AUTO PHYS DAMG	155,244	1.8	63.3	5.7	3.2	16.4	2.1	0.3	4.5	4.8	6.3
PRIV PASS AUTO TOTAL	398,901	3.8	63.7	7.3	3.3	16.2	2.1	0.2	4.1	3.9	6.9
COMM AUTO LIABILITY	63,510	7.4	53.4	9.4	5.9	18.9	2.6	0.2	6.1	5.2	10.9
COMM AUTO PHYS DAMAGE	35,223	2.3	54.1	5.9	6.2	19.7	2.3	0.2	6.0	6.3	8.0
COMMERCIAL AUTO TOTAL	98,733	5.6	53.7	8.1	6.0	19.2	2.5	0.2	6.0	5.6	9.9
HOMEOWNERS	99,032	3.9	60.3	5.7	4.2	22.0	2.3	0.2	3.1	2.9	6.1
FARMOWNERS	6,640	3.8	51.4	5.8	7.5	23.3	2.0	0.0	5.3	5.4	8.4
COMM MULTIPLE PERIL	93,056	5.1	53.1	9.7	8.0	22.8	2.7	0.6	2.5	1.7	5.6
OCEAN AND AIRCRAFT	20,219	7.6	81.6	9.1	5.4	17.3	2.2	0.0	-5.2	-8.4	-2.7
FIRE AND ALLIED LINES	104,015	3.6	57.9	5.4	6.7	23.5	2.3	0.8	2.4	1.8	4.6
MEDICAL MALPRACTICE	21,640	24.7	66.7	14.7	2.4	9.2	2.3	0.2	5.8	1.4	21.4
OTHER LIABILITY	91,583	12.2	47.0	16.9	5.2	20.6	2.3	0.1	6.1	4.2	13.9
WORKERS COMPENSATION	383,754	17.2	59.5	6.9	3.3	5.2	4.4	14.8	9.8	3.2	13.2
GROUP ACCIDENT & HEALTH	10,431	4.2	72.8	4.3	3.8	13.1	1.7	0.0	3.0	2.3	5.4
CREDIT ACCIDENT & HEALTH	1,107	3.3	69.7	4.4	2.3	37.2	2.9	0.0	-6.8	-8.9	-6.4
OTHER ACCIDENT & HEALTH	3,580	5.0	53.1	4.6	6.7	23.0	2.3	0.0	6.1	5.6	9.1
FIDELITY AND SURETY	19,824	4.4	8.7	-1.3	10.7	35.4	2.9	0.0	21.1	23.6	27.0
CREDIT	5,131	14.9	39.4	2.2	11.0	27.0	2.6	0.0	10.9	9.6	21.3
TOTAL ALL LINES	1,357,646	8.8	58.7	7.7	4.5	15.3	2.9	4.4	5.8	3.5	9.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = PENNSYLVANIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,060,731	7.4	77.7	12.1	4.9	16.4	2.7	0.2	-5.0	-7.6	-1.7
PRIV PASS AUTO PHYS DAMG	613,078	2.0	60.8	7.3	4.7	16.6	2.6	0.2	4.0	4.2	5.8
PRIV PASS AUTO TOTAL	1,673,809	5.4	71.5	10.4	4.8	16.5	2.7	0.2	-1.7	-3.3	1.0
COMM AUTO LIABILITY	239,717	8.7	72.2	12.2	6.5	17.7	2.8	0.4	-3.3	-6.4	0.3
COMM AUTO PHYS DAMAGE	139,476	2.1	54.2	5.5	6.5	19.5	2.6	0.5	5.7	6.1	7.6
COMMERCIAL AUTO TOTAL	379,193	6.3	65.6	9.7	6.5	18.4	2.7	0.4	-0.0	-1.8	3.0
HOMEOWNERS	401,954	4.5	65.5	7.4	5.9	22.6	2.7	0.8	-1.3	-2.6	0.9
FARMOWNERS	11,237	3.2	72.0	5.2	6.0	25.7	2.4	0.5	-4.3	-6.4	-4.4
COMM MULTIPLE PERIL	401,728	5.6	58.6	9.4	9.0	21.8	2.6	1.5	-0.0	-1.6	2.7
OCEAN AND AIRCRAFT	30,138	7.9	63.3	6.4	6.2	18.1	1.8	0.2	3.8	2.2	8.2
FIRE AND ALLIED LINES	356,708	4.3	74.0	8.1	8.2	22.5	2.6	0.8	-6.2	-8.7	-5.6
MEDICAL MALPRACTICE	68,156	27.5	75.0	37.9	5.1	6.2	2.3	0.0	-2.0	-14.3	3.1
OTHER LIABILITY	420,988	14.8	65.2	22.8	5.5	18.8	2.3	0.3	-3.2	-8.1	2.9
WORKERS COMPENSATION	1,264,254	12.7	70.0	7.0	4.7	6.9	3.3	8.4	3.9	-0.1	8.5
GROUP ACCIDENT & HEALTH	63,861	5.7	78.7	4.1	4.8	11.4	1.7	-0.0	1.2	-0.3	3.9
CREDIT ACCIDENT & HEALTH	842	8.1	81.4	6.2	9.1	25.6	2.4	0.0	-10.2	-13.3	-6.4
OTHER ACCIDENT & HEALTH	35,924	4.1	54.9	5.2	8.5	30.1	2.3	0.2	0.4	-0.7	2.4
FIDELITY AND SURETY	56,133	5.9	53.7	6.6	10.8	32.0	2.9	0.0	-1.4	-3.2	1.3
CREDIT	17,408	13.3	49.6	4.1	14.6	27.8	3.3	0.0	3.7	0.3	10.1
TOTAL ALL LINES	5,182,333	8.2	68.6	10.2	5.7	15.9	2.8	2.4	-0.4	-3.0	2.9

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = PUERTO RICO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	20,381	7.6	42.4	8.7	9.2	17.4	3.1	0.4	10.6	10.2	15.7
PRIV PASS AUTO PHYS DAMG	37,604	6.2	49.2	8.1	9.0	19.1	2.9	0.3	6.8	6.1	10.7
PRIV PASS AUTO TOTAL	57,985	6.7	46.8	8.3	9.1	18.5	3.0	0.3	8.1	7.5	12.5
COMM AUTO LIABILITY	20,968	9.0	54.1	11.8	8.4	21.8	2.4	0.2	3.1	0.7	7.2
COMM AUTO PHYS DAMAGE	48,966	7.6	50.5	9.2	6.8	20.8	2.5	0.0	7.0	5.5	10.8
COMMERCIAL AUTO TOTAL	69,934	8.0	51.6	10.0	7.3	21.1	2.5	0.1	5.8	4.0	9.7
HOMEOWNERS	3,527	6.7	58.9	9.0	9.3	25.5	2.3	0.0	-0.3	-2.7	2.0
COMM MULTIPLE PERIL	45,098	8.5	42.4	8.6	8.5	23.9	2.1	0.0	9.2	7.9	13.9
OCEAN AND AIRCRAFT	6,915	5.9	39.1	17.0	6.2	18.0	1.6	0.6	9.5	9.5	14.1
FIRE AND ALLIED LINES	39,639	5.6	24.6	3.8	8.4	28.3	2.9	0.0	16.3	17.3	21.2
MEDICAL MALPRACTICE	3,198	12.2	49.5	18.4	2.5	27.2	0.5	0.0	5.1	1.0	9.0
OTHER LIABILITY	22,862	10.5	61.6	19.3	7.5	23.8	2.4	0.1	-4.0	-7.9	-0.2
WORKERS COMPENSATION	459	10.7	47.1	8.9	5.1	13.2	3.7	7.4	9.2	7.8	16.1
GROUP ACCIDENT & HEALTH	4,481	3.4	71.2	8.0	8.5	17.7	3.6	0.0	-3.4	-4.9	-2.2
OTHER ACCIDENT & HEALTH	756	9.6	-8.1	-0.5	3.2	33.7	0.8	0.0	35.9	38.3	44.6
FIDELITY AND SURETY	11,758	7.6	58.5	13.2	14.7	27.3	3.0	0.1	-5.2	-9.1	-4.1
CREDIT	2,791	20.0	98.1	3.5	9.5	26.5	2.2	0.0	-15.2	-21.5	-4.5
TOTAL ALL LINES	269,403	7.7	46.6	9.5	8.4	22.7	2.6	0.1	6.8	5.5	11.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = RHODE ISLAND

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	68,403	7.3	64.8	10.9	6.3	17.8	2.9	2.8	-0.4	-3.0	2.2
PRIV PASS AUTO PHYS DAMG	51,377	1.7	65.9	9.2	5.6	17.3	3.0	2.7	-1.2	-1.9	-0.7
PRIV PASS AUTO TOTAL	119,780	4.9	65.2	10.2	6.0	17.6	2.9	2.8	-0.8	-2.5	1.0
COMM AUTO LIABILITY	29,136	10.3	60.7	9.1	9.7	20.3	3.6	0.4	0.3	-2.1	6.7
COMM AUTO PHYS DAMAGE	9,363	1.8	62.9	5.9	6.3	20.9	2.8	0.7	0.7	0.3	1.7
COMMERCIAL AUTO TOTAL	38,499	8.6	61.2	8.3	8.9	20.4	3.4	0.5	0.4	-1.5	5.5
HOMEOWNERS	50,389	3.8	54.6	7.4	6.2	23.5	2.9	4.0	1.6	0.7	3.6
FARMOWNERS	49	4.0	4.1	0.4	5.1	26.4	3.1	0.0	29.7	32.9	35.3
COMM MULTIPLE PERIL	34,311	5.1	45.1	6.8	8.6	22.9	2.6	0.9	7.4	7.2	11.0
OCEAN AND AIRCRAFT	4,329	7.3	48.8	4.4	7.9	18.1	1.7	1.2	10.2	9.6	15.0
FIRE AND ALLIED LINES	43,190	4.8	26.2	2.4	6.0	20.7	1.8	0.7	20.7	22.8	26.3
MEDICAL MALPRACTICE	1,782	14.3	91.4	21.4	8.1	15.9	2.2	0.0	-15.3	-21.0	-9.4
OTHER LIABILITY	28,650	15.0	50.3	18.3	5.9	18.9	2.4	0.1	5.7	2.2	13.4
WORKERS COMPENSATION	73,211	11.4	117.2	12.7	5.0	7.8	3.3	3.7	-19.7	-26.8	-18.6
GROUP ACCIDENT & HEALTH	4,890	5.3	54.9	2.5	3.8	9.1	2.1	0.6	13.6	14.5	18.6
CREDIT ACCIDENT & HEALTH	21	4.6	81.0	6.7	7.1	37.0	3.5	0.0	-15.2	-19.0	-15.5
OTHER ACCIDENT & HEALTH	1,129	5.2	46.9	2.6	6.9	24.4	2.2	0.0	9.1	9.2	13.2
FIDELITY AND SURETY	4,422	5.8	170.1	21.6	9.6	31.7	2.9	0.0	-61.0	-73.4	-69.1
CREDIT	2,904	15.3	83.7	2.6	12.5	20.2	3.2	0.0	-6.5	-12.0	-0.4
TOTAL ALL LINES	407,556	7.1	67.0	9.5	6.4	17.8	2.8	2.2	-0.8	-3.1	2.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = SOUTH CAROLINA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	242,749	6.7	63.1	10.1	4.0	15.0	2.6	0.4	3.5	2.6	8.1
PRIV PASS AUTO PHYS DAMG	136,352	2.2	66.3	7.8	4.3	16.7	2.6	0.3	1.3	1.1	2.8
PRIV PASS AUTO TOTAL	379,101	5.1	64.3	9.3	4.1	15.6	2.6	0.4	2.7	2.0	6.2
COMM AUTO LIABILITY	49,579	8.0	70.7	12.8	5.8	18.3	2.7	0.2	-2.9	-5.6	0.5
COMM AUTO PHYS DAMAGE	25,252	2.5	65.3	7.1	4.9	19.3	2.7	0.1	0.9	0.3	2.3
COMMERCIAL AUTO TOTAL	74,831	6.1	68.9	10.9	5.5	18.6	2.7	0.2	-1.6	-3.6	1.1
HOMEOWNERS	118,374	3.9	57.8	6.4	4.9	21.5	2.6	0.3	3.7	3.5	6.8
FARMOWNERS	2,696	3.3	68.5	4.8	9.1	24.5	2.6	0.0	-3.5	-5.1	-2.7
COMM MULTIPLE PERIL	65,353	5.5	43.8	8.1	8.6	21.9	2.6	0.6	7.9	7.8	11.9
OCEAN AND AIRCRAFT	6,725	6.1	87.2	15.7	5.4	18.1	2.2	0.1	-11.9	-15.5	-10.8
FIRE AND ALLIED LINES	93,121	4.1	45.1	3.8	7.9	24.0	2.7	0.8	8.2	8.5	11.5
MEDICAL MALPRACTICE	1,937	17.0	69.5	19.3	4.3	14.0	2.4	0.0	-2.2	-5.1	9.6
OTHER LIABILITY	48,090	14.0	37.2	13.9	6.0	19.2	2.4	0.1	13.1	11.5	22.1
WORKERS COMPENSATION	124,783	10.3	75.9	8.3	4.7	7.5	3.1	4.8	0.7	-2.3	5.3
GROUP ACCIDENT & HEALTH	11,609	5.7	83.5	5.1	3.8	10.6	1.9	0.0	-0.8	-2.7	1.5
CREDIT ACCIDENT & HEALTH	743	7.0	40.1	1.3	5.3	33.6	2.3	0.0	9.6	9.4	14.8
OTHER ACCIDENT & HEALTH	3,673	4.5	62.4	4.9	7.1	21.3	2.3	0.0	1.9	1.1	4.6
FIDELITY AND SURETY	12,911	5.4	22.3	6.3	9.8	34.1	3.1	0.0	12.4	13.2	17.4
CREDIT	4,779	15.7	33.9	1.5	13.9	26.8	3.1	0.0	12.8	11.2	24.8
TOTAL ALL LINES	948,726	6.2	60.4	8.4	5.3	17.3	2.7	1.0	3.7	2.7	7.5

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = SOUTH DAKOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	39,535	5.9	60.0	9.8	4.2	18.1	2.3	0.2	3.6	3.0	7.8
PRIV PASS AUTO PHYS DAMG	34,975	1.8	72.4	8.1	3.9	18.4	2.3	0.2	-2.2	-2.9	-1.4
PRIV PASS AUTO TOTAL	74,510	4.0	65.9	9.0	4.1	18.2	2.3	0.2	0.9	0.2	3.5
COMM AUTO LIABILITY	14,637	7.5	52.0	10.6	6.3	18.7	2.4	0.4	6.1	5.1	10.9
COMM AUTO PHYS DAMAGE	12,753	1.9	59.8	6.8	5.9	20.1	2.3	0.3	2.7	2.6	4.0
COMMERCIAL AUTO TOTAL	27,390	4.9	55.6	8.8	6.2	19.3	2.4	0.4	4.5	4.0	7.7
HOMEOWNERS	19,119	3.1	81.5	9.3	4.1	25.1	2.3	0.2	-9.9	-12.2	-9.6
FARMOWNERS	9,969	2.9	96.8	13.4	5.2	25.5	2.6	0.0	-19.6	-23.5	-21.0
COMM MULTIPLE PERIL	21,003	5.1	70.2	6.2	8.4	22.9	2.8	0.7	-3.9	-6.0	-2.2
OCEAN AND AIRCRAFT	1,084	5.5	132.7	11.7	4.2	15.7	2.1	0.0	-29.0	-35.8	-31.8
FIRE AND ALLIED LINES	39,392	3.1	76.5	7.5	6.5	22.9	2.3	0.8	-6.8	-8.9	-6.7
MEDICAL MALPRACTICE	4,256	15.5	38.3	12.0	4.0	11.7	2.8	0.0	15.1	16.9	31.6
OTHER LIABILITY	18,190	11.8	52.7	16.1	6.2	20.7	2.3	0.2	3.3	1.0	10.3
WORKERS COMPENSATION	22,519	9.4	80.0	9.8	5.7	10.3	3.0	3.9	-3.5	-6.9	0.3
GROUP ACCIDENT & HEALTH	5,716	2.2	80.8	5.7	2.7	9.8	1.8	0.0	0.3	-0.4	1.2
CREDIT ACCIDENT & HEALTH	140	3.8	17.9	1.2	1.6	40.8	2.4	0.0	17.5	19.5	22.4
OTHER ACCIDENT & HEALTH	5,948	2.8	68.2	3.9	4.4	22.6	2.3	0.0	-0.2	-0.8	1.5
FIDELITY AND SURETY	4,468	5.2	8.3	5.5	9.3	36.5	3.6	0.0	18.0	19.9	24.1
CREDIT	659	16.2	64.6	5.2	11.7	28.3	2.7	0.0	-2.9	-6.8	6.5
TOTAL ALL LINES	264,363	5.2	68.6	9.1	5.5	19.9	2.4	0.6	-1.8	-3.3	0.8

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = TENNESSEE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	242,822	7.0	58.9	10.3	4.7	16.2	2.7	0.3	4.5	3.7	9.4
PRIV PASS AUTO PHYS DAMG	205,043	2.2	63.7	7.8	4.6	17.9	2.6	0.3	1.9	1.7	3.4
PRIV PASS AUTO TOTAL	447,865	4.8	61.1	9.2	4.7	17.0	2.7	0.3	3.3	2.8	6.6
COMM AUTO LIABILITY	84,723	3.5	59.9	10.6	6.1	19.1	2.7	0.5	3.0	1.2	7.7
COMM AUTO PHYS DAMAGE	44,213	2.4	60.7	6.5	5.2	19.8	2.6	0.2	2.9	2.7	4.6
COMMERCIAL AUTO TOTAL	128,936	6.4	60.1	9.2	5.8	18.7	2.6	0.4	3.0	1.7	6.6
HOMEOWNERS	175,814	3.8	74.6	8.2	5.2	22.3	2.7	0.2	-5.4	-7.2	-4.0
FARMOWNERS	6,692	2.5	63.7	6.0	11.8	25.4	2.9	0.0	-4.1	-5.2	-3.1
COMM MULTIPLE PERIL	125,505	5.4	46.8	7.6	9.0	23.3	2.7	0.4	5.9	5.5	9.7
OCEAN AND AIRCRAFT	11,574	7.7	77.0	6.5	5.5	17.7	2.0	0.1	-2.5	-4.8	1.5
FIRE AND ALLIED LINES	126,447	4.2	58.3	5.3	8.3	24.0	2.7	0.5	1.4	0.5	3.7
MEDICAL MALPRACTICE	6,704	16.0	59.1	17.2	4.5	13.9	2.5	0.0	2.7	1.5	16.1
OTHER LIABILITY	100,727	14.4	37.1	13.2	5.8	19.5	2.3	0.0	13.4	11.9	22.9
WORKERS COMPENSATION	206,960	10.8	75.2	8.6	5.2	8.3	3.2	4.9	0.2	-3.0	5.1
GROUP ACCIDENT & HEALTH	21,555	6.9	76.2	4.3	4.4	12.9	1.8	0.0	1.9	0.2	5.3
CREDIT ACCIDENT & HEALTH	1,674	6.1	33.8	1.0	4.0	45.0	3.2	0.0	7.1	7.0	12.0
OTHER ACCIDENT & HEALTH	12,104	4.8	66.0	5.4	6.3	25.4	2.4	0.0	-1.6	-3.0	0.8
FIDELITY AND SURETY	25,509	5.9	60.6	14.3	9.2	32.2	2.9	0.0	-7.4	-10.4	-5.9
CREDIT	6,316	13.7	31.4	3.2	12.1	25.8	3.3	0.0	13.8	13.0	23.9
TOTAL ALL LINES	1,404,382	6.6	61.8	8.7	5.9	18.3	2.7	0.9	2.2	0.9	6.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = TEXAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	757,329	5.7	63.6	9.6	4.1	15.0	2.4	1.2	3.0	2.2	6.7
PRIV PASS AUTO PHYS DAMG	840,973	2.0	59.3	6.6	4.0	16.2	2.1	1.0	5.4	5.8	7.3
PRIV PASS AUTO TOTAL	1,598,302	3.8	61.3	8.0	4.1	15.6	2.2	1.1	4.3	4.1	7.0
COMM AUTO LIABILITY	371,536	6.8	66.5	11.6	5.8	16.9	2.4	2.2	-1.0	-2.9	2.5
COMM AUTO PHYS DAMAGE	255,394	2.3	63.2	7.0	5.1	17.9	2.6	1.2	1.9	1.6	3.4
COMMERCIAL AUTO TOTAL	626,930	5.0	65.2	9.7	5.5	17.3	2.5	1.8	0.1	-1.1	2.8
HOMEOWNERS	645,849	3.2	65.1	6.2	4.5	23.0	2.4	0.9	-0.5	-1.2	1.5
FARMOWNERS	20,606	3.0	61.1	4.4	5.7	21.7	2.0	3.8	1.0	0.7	3.3
COMM MULTIPLE PERIL	255,133	4.5	64.1	8.6	8.7	20.9	2.4	1.3	-1.8	-3.3	0.3
OCEAN AND AIRCRAFT	131,183	8.1	109.0	10.3	4.7	17.3	1.7	0.1	-18.2	-23.2	-16.8
FIRE AND ALLIED LINES	719,387	3.5	66.9	5.9	7.1	22.1	2.2	0.5	-1.3	-2.5	0.2
MEDICAL MALPRACTICE	57,605	18.7	48.9	30.1	7.0	6.3	2.0	1.2	6.9	2.5	16.5
OTHER LIABILITY	553,867	12.3	52.6	18.1	5.4	17.9	2.3	2.2	3.2	0.9	10.6
WORKERS COMPENSATION	1,347,943	8.4	66.0	7.7	4.5	7.5	2.7	6.8	3.9	2.6	9.4
GROUP ACCIDENT & HEALTH	61,053	5.4	92.6	4.3	3.7	11.8	1.7	-0.0	-5.1	-7.6	-3.6
CREDIT ACCIDENT & HEALTH	2,620	8.1	36.8	1.4	54.4	9.4	1.4	0.0	1.3	-1.8	3.5
OTHER ACCIDENT & HEALTH	25,718	4.0	63.9	5.6	5.4	22.4	2.2	0.0	1.2	0.3	3.4
FIDELITY AND SURETY	98,290	6.2	49.6	11.9	9.7	30.9	2.8	4.0	-3.0	-4.8	-0.6
CREDIT	41,937	14.0	26.1	1.4	13.0	26.6	3.2	0.0	16.7	16.1	27.1
TOTAL ALL LINES	6,186,423	5.9	63.9	8.8	5.2	16.3	2.4	2.4	1.7	0.5	5.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = UTAH

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	88,170	6.3	57.1	9.3	3.5	18.0	2.7	0.3	5.4	4.9	10.0
PRIV PASS AUTO PHYS DAMG	73,776	2.0	54.1	5.6	3.6	18.9	2.7	0.3	7.2	8.0	9.6
PRIV PASS AUTO TOTAL	161,946	4.3	55.8	7.6	3.5	18.4	2.7	0.3	6.3	6.3	9.8
COMM AUTO LIABILITY	25,447	8.4	60.5	13.0	6.1	19.3	2.7	0.3	1.3	-1.0	5.3
COMM AUTO PHYS DAMAGE	17,519	2.2	57.6	6.3	6.7	22.0	2.8	0.1	2.6	2.4	4.1
COMMERCIAL AUTO TOTAL	42,966	5.9	59.3	10.3	6.3	20.4	2.7	0.2	1.8	0.4	4.8
HOMEOWNERS	42,379	3.6	57.6	6.2	4.0	27.4	2.6	0.2	1.5	1.1	4.2
FARMOWNERS	313	2.4	29.4	3.3	15.3	27.7	3.0	0.0	10.4	11.6	13.3
COMM MULTIPLE PERIL	41,917	5.2	44.7	7.7	8.7	23.5	2.9	0.3	6.9	6.6	10.5
OCEAN AND AIRCRAFT	3,428	5.5	127.7	10.4	4.9	16.9	3.8	0.0	-28.2	-34.4	-30.1
FIRE AND ALLIED LINES	29,928	3.8	49.3	4.3	8.0	25.3	2.9	0.3	5.5	5.3	8.1
MEDICAL MALPRACTICE	5,154	23.5	121.7	32.6	8.1	6.2	2.6	4.9	-29.3	-41.1	-23.3
OTHER LIABILITY	33,335	13.3	49.5	21.0	6.0	19.4	2.6	0.1	3.8	0.8	10.9
WORKERS COMPENSATION	22,654	12.2	62.3	7.4	4.4	7.3	2.8	5.1	8.5	5.8	14.4
GROUP ACCIDENT & HEALTH	9,194	4.3	91.0	5.7	1.3	4.1	0.6	0.0	0.4	-1.4	1.3
CREDIT ACCIDENT & HEALTH	134	4.7	9.7	2.6	2.9	41.4	2.7	0.0	19.7	22.0	25.7
OTHER ACCIDENT & HEALTH	1,650	4.1	47.3	4.4	5.3	22.8	2.2	0.0	9.3	9.7	12.7
FIDELITY AND SURETY	9,196	4.6	41.4	21.6	12.3	34.2	3.0	0.0	-4.7	-6.7	-3.2
CREDIT	2,687	15.3	49.2	2.2	10.0	28.3	3.0	0.0	6.4	3.9	16.2
TOTAL ALL LINES	406,881	6.0	56.4	9.2	5.3	20.0	2.7	0.6	4.1	3.2	7.8

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : VERMONT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	30,299	7.6	57.9	10.2	5.4	18.4	2.7	0.5	4.0	2.6	8.3
PRIV PASS AUTO PHYS DAMG	28,113	2.1	58.6	7.3	5.3	18.7	2.6	0.6	3.7	3.7	5.3
PRIV PASS AUTO TOTAL	58,412	5.0	58.2	8.8	5.4	18.5	2.7	0.5	3.9	3.1	6.9
COMM AUTO LIABILITY	9,696	7.9	53.4	9.3	6.0	17.3	2.4	0.3	7.0	6.1	12.2
COMM AUTO PHYS DAMAGE	6,886	2.2	51.6	5.3	5.5	20.6	2.4	0.2	7.1	7.7	9.3
COMMERCIAL AUTO TOTAL	16,582	5.5	52.6	7.6	5.8	18.7	2.4	0.3	7.1	6.8	11.0
HOMEOWNERS	26,519	4.5	55.1	6.9	5.7	24.0	2.7	2.5	2.7	1.7	4.9
FARMOWNERS	3,739	11.4	75.2	5.3	9.5	15.5	2.4	0.0	0.7	-4.3	2.7
COMM MULTIPLE PERIL	24,441	5.3	38.1	6.8	7.4	22.8	2.5	1.4	10.9	11.4	15.5
OCEAN AND AIRCRAFT	867	7.1	119.3	20.4	6.9	16.5	2.4	0.1	-28.7	-35.4	-29.8
FIRE AND ALLIED LINES	16,840	4.6	51.1	4.3	7.6	23.3	2.5	1.2	5.9	5.4	8.8
MEDICAL MALPRACTICE	3,098	23.9	86.2	23.9	4.0	10.1	2.6	5.6	-12.2	-17.5	3.8
OTHER LIABILITY	14,215	14.3	44.4	14.5	6.2	20.0	2.3	0.2	9.0	6.7	17.8
WORKERS COMPENSATION	26,147	10.0	63.6	6.3	4.8	9.2	2.9	3.4	7.1	5.3	12.6
GROUP ACCIDENT & HEALTH	4,426	4.5	72.8	4.2	3.5	9.4	2.2	0.0	5.6	4.3	7.0
CREDIT ACCIDENT & HEALTH	42	5.6	33.3	4.0	1.7	30.8	2.3	0.0	14.8	15.1	18.8
OTHER ACCIDENT & HEALTH	1,353	5.2	64.1	4.0	6.6	24.6	2.4	0.0	0.6	-0.9	3.0
FIDELITY AND SURETY	2,187	6.1	40.9	14.2	9.0	31.8	2.9	0.0	1.8	0.5	5.4
CREDIT	399	13.4	41.1	2.9	11.6	23.9	3.4	0.0	11.0	9.2	19.4
TOTAL ALL LINES	199,267	6.7	55.2	8.0	6.0	18.9	2.6	1.3	5.4	4.4	9.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : VIRGIN ISLANDS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,672	2.2	87.1	6.8	1.2	6.2	1.1	0.2	-0.9	-1.4	0.5
PRIV PASS AUTO PHYS DAMG	941	0.7	58.1	2.7	1.4	5.8	0.9	0.2	14.3	16.7	17.3
PRIV PASS AUTO TOTAL	2,613	1.6	76.7	5.3	1.3	6.0	1.0	0.2	4.6	5.1	6.6
COMM AUTO LIABILITY	-204	3.1	*****	-42.4	10.5	12.3	4.8	0.0	154.9	179.5	180.6
COMM AUTO PHYS DAMAGE	172	5.4	143.6	17.0	4.2	22.9	1.9	0.0	-40.7	-48.4	-43.5
COMMERCIAL AUTO TOTAL	-32	-2.5	*****	*****	44.8	-45.0	20.1	0.0	*****	*****	*****
HOMEOWNERS	258	1.7	36.0	1.7	5.1	16.6	1.7	0.0	18.1	21.0	22.4
COMM MULTIPLE PERIL	409	3.6	143.5	7.6	6.3	17.4	1.3	0.0	-34.3	-41.1	-38.2
OCEAN AND AIRCRAFT	340	0.9	63.2	0.6	2.3	10.6	0.3	0.0	10.7	12.4	13.2
FIRE AND ALLIED LINES	2,046	3.1	17.6	0.5	11.1	21.3	2.5	0.0	22.3	25.4	27.8
OTHER LIABILITY	-1,281	10.3	-8.4	4.4	2.0	19.4	3.6	0.0	38.7	42.7	50.6
WORKERS COMPENSATION	-2	13.2	*****	-52.1	3.7	7.8	3.5	0.0	233.5	263.1	267.0
GROUP ACCIDENT & HEALTH	61	4.7	47.5	0.8	1.3	2.0	0.6	0.0	22.8	25.8	29.6
OTHER ACCIDENT & HEALTH	88	6.7	23.9	1.9	7.6	31.8	1.8	0.0	16.9	17.8	22.7
FIDELITY AND SURETY	218	2.6	61.9	0.7	4.5	16.2	1.3	0.0	7.7	8.3	10.2
CREDIT	23	19.8	26.1	0.8	10.1	20.9	2.7	0.0	22.2	21.3	37.1
TOTAL ALL LINES	4,741	0.4	89.8	5.3	6.1	12.2	0.9	0.1	-6.7	-7.7	-7.2

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = VIRGINIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	415,828	7.0	66.0	11.0	4.1	15.1	2.8	1.0	1.3	-0.1	5.6
PRIV PASS AUTO PHYS DAMG	254,541	1.9	58.3	7.6	4.1	15.7	2.8	1.0	5.2	5.6	7.2
PRIV PASS AUTO TOTAL	670,369	5.1	63.1	9.7	4.1	15.3	2.8	1.0	2.8	2.1	6.2
COMM AUTO LIABILITY	106,112	3.0	65.3	11.8	6.2	17.5	2.7	0.5	0.1	-2.1	4.0
COMM AUTO PHYS DAMAGE	45,867	2.2	55.2	5.7	5.2	18.9	2.7	0.4	5.9	6.4	8.1
COMMERCIAL AUTO TOTAL	151,979	6.2	62.2	10.0	5.9	17.9	2.7	0.5	1.8	0.4	5.2
HOMEOWNERS	152,282	4.2	74.5	8.3	5.3	21.4	2.8	1.2	-5.5	-7.3	-3.9
FARMOWNERS	6,644	4.3	79.5	9.3	5.4	21.6	3.6	0.2	-8.4	-10.6	-6.9
COMM MULTIPLE PERIL	138,838	5.6	49.7	7.7	9.2	22.1	2.6	1.0	4.9	4.2	8.4
OCEAN AND AIRCRAFT	15,570	3.6	93.5	9.8	5.9	13.9	1.9	0.2	-12.1	-16.3	-9.5
FIRE AND ALLIED LINES	118,004	4.1	58.9	5.1	7.9	22.6	2.7	1.0	1.8	1.0	4.1
MEDICAL MALPRACTICE	22,352	15.2	52.8	17.1	4.4	12.2	2.8	0.0	5.7	5.8	20.3
OTHER LIABILITY	117,897	14.0	34.2	11.1	5.4	18.4	2.3	0.5	16.3	15.2	25.8
WORKERS COMPENSATION	303,683	11.0	75.1	9.0	4.8	7.9	3.1	8.6	-1.2	-4.6	3.8
GROUP ACCIDENT & HEALTH	20,393	5.1	87.9	5.8	3.9	12.1	1.7	0.0	-4.0	-6.2	-2.4
CREDIT ACCIDENT & HEALTH	1,619	4.4	33.0	2.4	1.6	43.3	2.5	0.0	9.0	9.3	12.6
OTHER ACCIDENT & HEALTH	10,269	4.6	63.7	5.8	7.9	24.0	2.4	1.3	-1.3	-2.7	0.8
FIDELITY AND SURETY	27,371	5.8	65.2	11.9	9.3	33.3	3.0	0.0	-9.1	-12.4	-8.0
CREDIT	10,396	14.0	11.5	0.8	20.9	24.3	3.5	0.0	20.9	21.0	32.0
TOTAL ALL LINES	1,767,666	6.9	63.0	9.1	5.4	16.4	2.8	2.2	2.0	0.6	6.0

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : WASHINGTON

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	342,403	5.6	70.8	10.3	3.7	15.7	2.3	0.4	-0.3	-1.7	2.8
PRIV PASS AUTO PHYS DAMG	217,542	1.8	68.0	6.8	3.6	16.3	2.3	0.5	1.6	1.4	2.9
PRIV PASS AUTO TOTAL	559,945	4.1	69.7	8.9	3.6	15.9	2.3	0.4	0.4	-0.5	2.8
COMM AUTO LIABILITY	69,195	7.4	73.0	13.0	6.1	20.7	2.6	0.3	-5.7	-8.5	-2.7
COMM AUTO PHYS DAMAGE	44,540	2.2	54.7	6.1	6.2	23.6	2.6	0.2	3.4	3.5	5.3
COMMERCIAL AUTO TOTAL	113,735	5.4	65.8	10.3	6.2	21.9	2.6	0.3	-2.1	-3.8	0.4
HOMEOWNERS	171,948	3.5	68.2	7.2	4.5	22.8	2.4	0.3	-1.9	-2.9	0.0
FARMOWNERS	9,680	4.1	51.4	8.0	7.4	23.8	2.1	0.0	4.1	3.9	7.3
COMM MULTIPLE PERIL	160,007	5.1	53.6	9.0	8.4	24.0	2.7	1.1	1.7	0.6	4.7
OCEAN AND AIRCRAFT	40,943	7.5	57.1	6.7	5.2	18.5	1.7	0.1	6.8	5.8	11.3
FIRE AND ALLIED LINES	141,397	3.9	61.4	5.5	6.9	23.7	2.4	0.5	0.7	-0.2	2.8
MEDICAL MALPRACTICE	32,586	24.1	108.6	29.2	3.8	9.2	2.4	0.1	-21.8	-28.8	-7.4
OTHER LIABILITY	143,751	13.1	51.9	20.3	5.5	20.6	2.3	-0.0	2.4	-0.3	10.1
WORKERS COMPENSATION	33,751	12.0	60.0	6.5	4.5	7.6	3.1	-0.4	11.3	10.1	19.4
GROUP ACCIDENT & HEALTH	14,956	4.7	68.5	4.7	3.8	10.6	1.7	0.2	6.0	5.7	9.3
CREDIT ACCIDENT & HEALTH	890	2.9	46.9	3.1	1.2	37.5	2.9	0.0	4.5	4.5	6.8
OTHER ACCIDENT & HEALTH	7,571	5.5	53.7	4.1	6.6	25.2	2.1	0.0	5.3	4.5	8.6
FIDELITY AND SURETY	31,988	4.5	64.1	31.0	10.0	36.5	2.9	0.0	-19.4	-24.0	-20.6
CREDIT	9,480	12.9	25.6	2.4	15.4	27.4	3.2	0.0	14.1	14.0	24.7
TOTAL ALL LINES	1,472,628	5.9	64.6	10.3	5.3	19.6	2.4	0.4	0.0	-1.4	3.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE = WEST VIRGINIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	103,502	6.5	65.4	10.6	4.8	16.1	2.6	0.1	1.3	0.2	5.6
PRIV PASS AUTO PHYS DAMG	107,583	1.9	72.6	8.8	4.5	16.2	2.6	0.1	-1.8	-2.6	-1.0
PRIV PASS AUTO TOTAL	211,085	4.2	69.1	9.7	4.6	16.2	2.6	0.1	-0.3	-1.2	2.2
COMM AUTO LIABILITY	29,532	7.7	62.9	10.3	6.5	18.6	2.7	0.2	1.1	-0.6	5.5
COMM AUTO PHYS DAMAGE	20,580	2.0	61.3	6.0	5.7	19.4	2.6	0.1	2.7	2.6	4.2
COMMERCIAL AUTO TOTAL	50,112	5.4	62.3	8.5	6.2	18.9	2.7	0.1	1.7	0.7	5.0
HOMEOWNERS	58,966	5.6	74.9	7.5	6.3	22.0	2.6	0.3	-5.1	-7.4	-2.9
FARMOWNERS	2,612	7.2	65.1	7.7	11.3	24.1	2.5	0.0	-2.4	-5.9	-1.3
COMM MULTIPLE PERIL	41,573	6.0	40.1	7.5	9.6	21.6	2.6	0.8	9.5	9.6	14.3
OCEAN AND AIRCRAFT	3,162	7.2	97.7	5.7	5.5	17.5	2.7	0.0	-11.6	-15.6	-10.1
FIRE AND ALLIED LINES	54,564	4.3	60.4	5.3	8.9	23.4	2.7	0.6	0.5	-0.7	2.5
MEDICAL MALPRACTICE	13,235	25.7	126.0	35.0	3.8	9.8	2.4	0.1	-32.2	-41.7	-19.2
OTHER LIABILITY	38,846	14.1	57.7	18.9	6.5	20.0	2.4	0.1	0.7	-3.1	7.7
WORKERS COMPENSATION	568	11.5	*****	*****	1.8	13.0	1.5	4.4	*****	*****	*****
GROUP ACCIDENT & HEALTH	7,268	6.8	61.7	3.5	3.0	13.6	1.4	0.0	9.5	9.0	14.1
CREDIT ACCIDENT & HEALTH	903	5.8	92.5	7.4	4.9	37.3	2.6	0.0	-19.5	-24.1	-19.3
OTHER ACCIDENT & HEALTH	5,185	4.4	54.2	5.2	7.6	23.1	2.4	0.0	4.4	4.1	7.6
FIDELITY AND SURETY	10,941	5.6	16.9	3.6	10.0	33.2	2.9	0.0	16.6	18.0	22.3
CREDIT	2,650	16.3	42.0	1.7	10.6	23.6	3.1	0.0	12.4	10.3	23.0
TOTAL ALL LINES	501,670	6.1	55.5	8.1	6.2	19.0	2.6	0.2	5.1	4.5	9.4

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : WISCONSIN

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	345,758	6.7	54.9	9.4	5.2	17.1	2.3	0.1	6.6	6.0	11.1
PRIV PASS AUTO PHYS DAMG	220,954	1.9	61.7	7.6	5.2	16.7	2.3	0.1	3.3	3.4	4.9
PRIV PASS AUTO TOTAL	566,712	4.8	57.6	8.7	5.2	16.9	2.3	0.1	5.3	5.0	8.7
COMM AUTO LIABILITY	89,517	8.4	59.8	10.8	6.6	18.1	2.5	0.3	3.0	1.0	7.1
COMM AUTO PHYS DAMAGE	52,777	2.2	52.0	5.5	6.4	19.7	2.6	0.2	6.8	7.3	9.0
COMMERCIAL AUTO TOTAL	142,294	6.1	56.9	8.9	6.6	18.7	2.5	0.3	4.4	3.3	7.8
HOMEOWNERS	157,843	3.4	67.8	8.1	5.5	24.1	2.4	0.1	-2.9	-4.3	-1.6
FARMOWNERS	30,518	3.7	102.4	11.0	4.2	22.3	1.7	0.0	-18.0	-22.5	-19.9
COMM MULTIPLE PERIL	143,633	5.3	48.4	7.6	9.3	22.8	2.7	0.8	5.2	4.6	8.6
OCEAN AND AIRCRAFT	8,903	7.0	72.3	7.5	6.6	17.2	2.6	0.1	-1.4	-3.4	2.2
FIRE AND ALLIED LINES	133,696	3.9	61.2	6.6	7.7	22.1	2.4	0.8	0.7	-0.5	2.3
MEDICAL MALPRACTICE	11,580	19.4	52.5	30.2	4.9	8.4	2.2	0.0	4.3	1.0	17.0
OTHER LIABILITY	147,430	15.8	53.5	21.4	7.3	19.9	2.3	0.2	2.3	-2.5	8.9
WORKERS COMPENSATION	272,600	10.6	71.8	9.2	5.7	8.8	3.0	6.2	1.0	-2.5	5.0
GROUP ACCIDENT & HEALTH	62,254	4.8	85.8	6.1	1.7	9.0	1.2	-0.0	-0.0	-2.0	1.1
CREDIT ACCIDENT & HEALTH	858	6.1	62.9	3.3	1.9	33.9	2.8	0.0	-1.0	-2.6	2.2
OTHER ACCIDENT & HEALTH	24,555	3.5	57.2	3.0	5.1	22.2	2.0	0.0	5.6	5.6	8.3
FIDELITY AND SURETY	18,639	5.8	9.1	0.5	11.5	30.5	3.2	0.0	22.2	24.4	28.9
CREDIT	8,774	17.8	68.6	2.1	12.3	23.9	2.5	0.0	-0.2	-5.1	8.6
TOTAL ALL LINES	1,730,289	6.8	61.2	9.4	6.1	17.6	2.4	1.2	2.7	1.1	6.1

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1980 PROFITABILITY RESULTS (000 OMITTED) 8/15/81
STATE : WYOMING

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	27,368	6.2	66.4	9.8	3.8	17.9	2.5	0.2	0.9	-0.3	4.8
PRIV PASS AUTO PHYS DAMG	38,691	2.1	58.0	6.1	3.9	20.0	2.6	0.2	4.7	5.0	6.6
PRIV PASS AUTO TOTAL	66,059	3.8	61.5	7.6	3.8	19.1	2.5	0.2	3.1	2.8	5.9
COMM AUTO LIABILITY	10,582	7.4	80.1	15.0	5.7	19.2	2.4	0.4	-8.8	-12.3	-6.6
COMM AUTO PHYS DAMAGE	11,964	1.9	52.5	5.4	5.5	21.0	2.5	0.3	6.3	6.9	8.4
COMMERCIAL AUTO TOTAL	22,546	4.5	65.5	9.9	5.6	20.2	2.4	0.3	-0.8	-2.1	1.4
HOMEOWNERS	18,506	3.6	48.1	5.1	5.0	24.7	2.7	0.1	7.1	7.7	10.8
FARMOWNERS	3,103	3.0	55.8	5.6	7.6	21.4	2.4	0.0	3.8	3.8	6.2
COMM MULTIPLE PERIL	21,351	5.0	59.6	9.9	9.5	23.3	2.8	0.5	-1.3	-3.0	0.8
OCEAN AND AIRCRAFT	1,693	7.1	52.9	4.9	5.8	12.6	5.1	0.0	10.3	10.1	15.5
FIRE AND ALLIED LINES	20,102	3.6	43.7	4.1	8.1	22.4	2.4	0.4	9.5	10.1	12.9
MEDICAL MALPRACTICE	1,766	21.1	100.2	30.1	4.0	10.3	2.6	8.6	-23.7	-30.1	-11.1
OTHER LIABILITY	19,860	13.2	54.6	18.7	5.7	20.3	2.4	0.0	2.2	-0.9	9.3
WORKERS COMPENSATION	2,258	13.1	51.2	4.8	3.8	6.2	2.6	1.6	17.2	16.1	25.6
GROUP ACCIDENT & HEALTH	1,298	6.1	75.3	6.4	2.9	13.8	1.4	0.0	1.8	0.2	4.6
CREDIT ACCIDENT & HEALTH	292	3.4	7.9	1.1	0.9	41.9	2.4	0.0	21.9	24.7	27.3
OTHER ACCIDENT & HEALTH	1,236	4.6	45.7	4.3	5.7	24.4	2.3	0.0	9.2	9.5	12.9
FIDELITY AND SURETY	6,953	4.7	19.3	5.8	10.1	35.4	3.1	0.0	13.0	14.1	17.9
CREDIT	907	17.4	6.8	0.6	10.7	23.9	3.1	0.0	28.9	29.6	43.4
TOTAL ALL LINES	187,930	5.4	56.0	8.7	5.8	21.1	2.6	0.3	3.7	3.0	7.2

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JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
ABBEY CASUALTY INS CO	DC	STMT NOT RECD
ACCELERATION NATIONAL	OH	ST PGS NOT RECD
AETNA FIRE UNDERWRITER	CT	IEE NOT RECD
AETNA INS CO OF THE MI	IN	ST PGS NOT RECD
AETNA REINSURANCE CO	DE	ST PGS NOT RECD
AGENTS MUTUAL INS CO	AR	STMT NOT RECD
AGF REINSURANCE CO	NY	ST PGS NOT RECD
AGRICULTURAL MUTUAL IN	IA	STMT NOT RECD
AGWAY INS CO	NY	ST PGS NOT RECD
AIG MULTI-LINE SYNDICA	DE	IEE NOT RECD
AIU INS CO	NY	IEE NOT RECD
ALABAMA INS UNDERWRITI	AL	WAIVED
ALASKA INS CO	AK	IEE NOT RECD
ALASKA PACIFIC ASR CO	AK	IEE NOT RECD
ALLIANZ SYNDICATE INC	NY	IEE NOT RECD
ALLIED INS CO	CA	IEE NOT RECD
ALLSTATE INS CO OF CAN	CN	WAIVED
ALPHA PROPERTY & CASUA	WI	ST PGS NOT RECD
ALTE LEIPZIGER US BR	NY	ST PGS NOT RECD
AMERICAN & FOREIGN INS	DE	IEE NOT RECD
AMERICAN BRISTOL INS C	RI	ST PGS NOT RECD
AMERICAN CASUALTY CO O	PA	IEE NOT RECD
AMERICAN CENTENNIAL IN	DE	IEE NOT RECD
AMERICAN CENTRAL INS C	MO	ST PGS NOT RECD
AMERICAN EMPLOYERS INS	MA	IEE NOT RECD
AMERICAN ENTERPRISE IN	NY	STMT NOT RECD
AMERICAN EUROPEAN REIN	DE	ST PGS NOT RECD
AMERICAN FIDELITY CO	VT	IEE NOT RECD
AMERICAN FRONTIER INS	GA	ST PGS NOT RECD
AMERICAN GENERAL FIRE	TX	IEE NOT RECD
AMERICAN GENERAL LLOYD	TX	IEE NOT RECD
AMERICAN HALLMARK INS	OK	FEE NOT RECD
AMERICAN HANNOVER INS	GA	ST PGS NOT RECD
AMERICAN HOME ASR CO	NY	IEE NOT RECD
AMERICAN INDEPENDENT R	NY	ST PGS NOT RECD
AMERICAN INDUSTRIES FI	TX	STMT NOT RECD
AMERICAN INTL UDWRS OV	NY	WAIVED
AMERICAN MEDICAL ASR C	IL	ST PGS NOT RECD
AMERICAN MORTGAGE INS	NC	ST PGS NOT RECD
AMERICAN MUTUAL INS CO	OR	WAIVED
AMERICAN MUTUAL REINSU	IL	ST PGS NOT RECD
AMERICAN NATIONAL GENE	MO	STMT NOT RECD
AMERICAN OVERSEAS REIN	PA	ST PGS NOT RECD
AMERICAN STATES LLOYDS	TX	ST PGS NOT RECD
AMERICAN UNION INS CO	NY	ST PGS NOT RECD
AMERICAN WAY CASUALTY	DE	STMT NOT RECD
AMI MORTGAGE INS CO	CA	ST PGS NOT RECD
AMIC COMMERCIAL INS CO	NC	ST PGS NOT RECD
AMIC CREDIT INS CO	NC	ST PGS NOT RECD
ANECO INS CO OF AMERIC	DE	ST PGS NOT RECD
ANECO SYNDICATE LTD	NY	ST PGS NOT RECD
ANEX SYNDICATE INC	DE	IEE NOT RECD
ARGONAUT INS CO	CA	IEE NOT RECD
ARGONAUT MIDWEST INS C	IL	IEE NOT RECD
ARGONAUT NORTHWEST INS	ID	IEE NOT RECD
ARGONAUT SOUTHWEST INS	LA	IEE NOT RECD
ARIZONA STATE COMPENSA	AZ	STMT NOT RECD
ARMCO RE INSURANCE CO	KY	ST PGS NOT RECD
ARMS INS CO INC	CO	WAIVED
ARROYO INS CO	CO	WAIVED
ASSOCIATED LOGGERS EXC	ID	STMT NOT RECD
ASSURANCE CO OF AMERIC	NY	IEE NOT RECD
ATLANTIC EMPLOYERS	NJ	ST PGS NOT RECD
ATLANTIC INS CO	TX	ST PGS NOT RECD
ATLANTIC MUTUAL INS CO	NY	IEE NOT RECD
AUGUSTA MUTUAL FIRE IN	VA	WAIVED
AUTO CLUB CAS INS CO	MI	IEE NOT RECD
AUTO CLUB GRP INS CO	MI	IEE NOT RECD
AUTO CLUB INS ASSN	MI	IEE NOT RECD
AUTOMATED FINANCIAL IN	TX	ST PGS NOT RECD
AUTOMOBILE ACCIDENT CO	PR	STMT NOT RECD
AVIATION INS PROFESSIO	OK	STMT NOT RECD
BALBOA INS CO	CA	IEE NOT RECD
BANKERS STANDARD FIRE	TX	IEE NOT RECD
BANKERS STANDARD INS C	FL	IEE NOT RECD
BARABOO MUTUAL FIRE IN	WI	STMT NOT RECD
BATTLE CREEK MUTUAL IN	NE	IEE NOT RECD
BEACON INS CO	NC	FEE NOT RECD
BEDFORD COUNTY MUTUAL	VA	WAIVED
BIG - FOUR INSURANCE A	IL	WAIVED
BINFORD INS CO	NM	ST PGS NOT RECD
BIRMINGHAM FIRE INS CO	PA	IEE NOT RECD
BLUE CROSS & BLUE SHIE	SC	IEE NOT RECD
BOILER INSPECTION & IN	CN	WAIVED
BOSTON OLD COLONY INS	MA	IEE NOT RECD
BRENTWOOD INS CO SUITE	AZ	STMT NOT RECD
BRETHREN MUTUAL INS CO	MD	IEE NOT RECD
BUCKEYE UNION INS CO	OH	IEE NOT RECD
CALAMUS MUTUAL INSURAN	WI	WAIVED
CAMBRIA COUNTY MUTUAL	PA	FEE NOT RECD
CAMDEN FIRE INS ASN	NJ	IEE NOT RECD
CANADIAN SURETY CO	CN	WAIVED
CANADIAN UNION INS CO	NY	ST PGS NOT RECD
CANAM REINSURANCE INC	DE	IEE NOT RECD
CAPITAL FIRE INS CO	NH	ST PGS NOT RECD
CAPITAL LANDMARK INS C	KY	STMT NOT RECD
CAPITOL COUNTY MUTUAL	TX	IEE NOT RECD
CAPITOL LAND TITLE INS	WI	STMT NOT RECD
CAPRI INS CO	MT	IEE NOT RECD
CENTENNIAL CASUALTY CO	AL	WAIVED
CENTENNIAL INS CO	NY	IEE NOT RECD
CENTRAL LLOYDS	TX	IEE NOT RECD
CENTRAL PLAINS INS CO	KS	IEE NOT RECD
CENTRAL STATES INS CO	KS	STMT NOT RECD
CENTURY INDEMNITY CO	CT	IEE NOT RECD
CHESAPEAKE CASUALTY IN	CO	WAIVED
CITIZENS MUTUAL FIRE I	IN	ST PGS NOT RECD
CITY INS CO	NJ	IEE NOT RECD
CLIFTON CASUALTY INS C	CO	WAIVED
CLINTON MUTUAL PLATE G	IA	STMT NOT RECD
CNA CASUALTY OF CALIFO	CA	IEE NOT RECD
CNA LLOYDS OF TEXAS	TX	WAIVED
COACHMAN INS CO	CO	WAIVED
COAL & CLAY MINE SUBSI	PA	STMT NOT RECD
COASTAL INS CO	CA	ST PGS NOT RECD
COLOGNE REINSURANCE CO	CT	ST PGS NOT RECD
COLONIAL PENN INS CO O	PA	ST PGS NOT RECD
COLUMBIA MUTUAL INS CO	DC	STMT NOT RECD
COLUMBINE CASUALTY CO	CO	WAIVED
COMEI CASUALTY CO	IL	STMT NOT RECD
COMMERCE & INDUSTRY IN	NY	IEE NOT RECD
COMMERCE & INDUSTRY IN	CN	WAIVED
COMMERCIAL INS CO OF N	NJ	IEE NOT RECD
COMMERCIAL MUTUAL SURE	NE	WAIVED
COMMERCIAL UNION CUSTO	DE	ST PGS NOT RECD
COMMERCIAL UNION INS C	MA	IEE NOT RECD
COMMERCIAL UNION REINS	DE	ST PGS NOT RECD
COMMODORE INS CO	TX	IEE NOT RECD
COMMONWEALTH COUNTY MU	TX	IEE NOT RECD
COMMONWEALTH INS CO US	DE	STMT NOT RECD
COMMONWEALTH MUTUAL FI	VA	WAIVED
COMPANIA ANONIMA DE SE	DE	IEE NOT RECD
COMPANIA MUTUAL DE FIA	PR	STMT NOT RECD
CONNECTICUT INS PLACEM	CT	WAIVED
CONSOLIDATED FIRE & CA	CN	WAIVED
CONSOLIDATED INS ASN	TX	STMT NOT RECD
CONSOLIDATED LLOYDS	TX	STMT NOT RECD
CONSTANCE INS CO	CO	WAIVED
CONSTELLATION REINSURA	NY	ST PGS NOT RECD
CONSTITUTION INSURANCE	CN	WAIVED
CONSTITUTION REINSURAN	NY	ST PGS NOT RECD
CONSTITUTION STATE INS	CT	ST PGS NOT RECD
CONSUMER SERVICE CASUA	PA	STMT NOT RECD
CONSUMERS COUNTY MUTUA	TX	STMT NOT RECD
CONSUMERS INS EXCHANGE	WA	IEE NOT RECD
CONTINENTAL CASUALTY C	IL	IEE NOT RECD
CONTINENTAL HERITAGE I	UT	STMT NOT RECD
CONTINENTAL INS CO	NH	IEE NOT RECD
CONTINENTAL REINSURANC	CA	ST PGS NOT RECD
CORDES INS CO	OK	STMT NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
CPA INS CO	MI	FEE NOT RECD
CROP INS PROTECTIVE AS	CO	WAIVED
CRUM & FORSTER SYNDICA	NY	IEE NOT RECD
CUSTER COUNTY MUTUAL P	CO	WAIVED
DAN RIVER FARMERS MUTU	VA	WAIVED
DECATUR INS CO	AR	STMT NOT RECD
DELAWARE MED MAL INS	DE	STMT NOT RECD
DELAWARE STATE GRANGE	DE	STMT NOT RECD
DENVER INS CO INC	CO	WAIVED
DEVELOPERS INS CO	CA	IEE NOT RECD
DIAMOND GUARANTY INS C	OK	ST PGS NOT RECD
DIOCESAN INTERINSURANC	MO	STMT NOT RECD
DISTRICT OF COLUMBIA P	DC	STMT NOT RECD
DOME INS CO INC	VI	STMT NOT RECD
DOMINION INS CO OF AME	NY	ST PGS NOT RECD
DOMINION INS CORP	CN	WAIVED
EAGLE PACIFIC INS CO	WA	IEE NOT RECD
EASTERN FIRE & CASUALT	SC	WAIVED
EASTERN INS CO	FL	IEE NOT RECD
ECONOMY PREFERRED INS	IL	ST PGS NOT RECD
EDMONTON CANADIAN INS	CN	WAIVED
EMMCO INS CO OF DELAWA	DE	IEE NOT RECD
EMPLOYEE BENEFITS INS	CA	IEE NOT RECD
EMPLOYEE BENEFITS INS	OR	IEE NOT RECD
EMPLOYERS CASUALTY CO	TX	IEE NOT RECD
EMPLOYERS CASUALTY COR	OK	IEE NOT RECD
EMPLOYERS FIRE INS CO	MA	IEE NOT RECD
EMPLOYERS INDEMNITY CO	TX	IEE NOT RECD
EMPLOYERS NATIONAL INS	DE	IEE NOT RECD
EMPLOYERS NATIONAL INS	OK	IEE NOT RECD
ENNIA GENERAL INS CO L	FL	IEE NOT RECD
ENNIA REINSURANCE CO O	NY	ST PGS NOT RECD
EPIC CORP	DE	STMT NOT RECD
EQUITABLE FIRE INS CO	SC	WAIVED
EQUITABLE GENERAL INS	OK	WAIVED
EQUITABLE MUTUAL ASR C	MO	STMT NOT RECD
EQUITY FIRE AND CASUAL	OK	STMT NOT RECD
ESSEX SYNDICATE INC	NY	IEE NOT RECD
EVANSTON REINSURANCE C	IL	ST PGS NOT RECD
EXCESS & CASUALTY REI	NY	WAIVED
EXCESS & TREATY REINSU	NY	ST PGS NOT RECD
EXCESS MUTUAL REINSURA	DE	ST PGS NOT RECD
F & AM OF ALABAMA	AL	WAIVED
F I A INS CO	NJ	IEE NOT RECD
FAMILY MEDICAL CARE IN	PA	ST PGS NOT RECD
FARMERS & MECH MU I AS	MD	IEE NOT RECD
FARMERS AUTOMOBILE INS	IL	IEE NOT RECD
FARMERS MORGAN COUNTY	CO	WAIVED
FARMERS MUTUAL F I C O	DE	STMT NOT RECD
FARMERS MUTUAL F I C O	OK	STMT NOT RECD
FARMERS MUTUAL F I C O	MO	WAIVED
FARMERS MUTUAL F I C O	NJ	STMT NOT RECD
FARMERS MUTUAL F I C O	CA	IEE NOT RECD
FARMERS MUTUAL F I C O	TN	WAIVED
FARMERS MUTUAL F I C O	VA	WAIVED
FARMERS MUTUAL INS ASN	IA	STMT NOT RECD
FARMERS MUTUAL INS CO	MO	WAIVED
FARMERS UNION INS CO	OK	STMT NOT RECD
FARMERS UNION MUTUAL I	ND	STMT NOT RECD
FAUQUIER HOME MUTUAL F	VA	WAIVED
FEDERAL ASSURANCE CO	FL	ST PGS NOT RECD
FEDERAL FIRE INS CO OF	CN	WAIVED
FEDERATED REINSURANCE	NY	ST PGS NOT RECD
FIDELITY & CASUALTY CO	NH	IEE NOT RECD
FIDELITY & DEPOSIT CO	MD	STMT NOT RECD
FIDELITY INS CO OF CAN	CN	WAIVED
FINANCIAL GUARANTY INS	NC	STMT NOT RECD
FINANCIAL SECURITY INS	HI	IEE NOT RECD
FINANCIAL SERVICES INS	CO	WAIVED
FINANCIAL SERVICES INS	CO	STMT NOT RECD
FIRE INS CO OF CANADA	CN	WAIVED
FIREMANS FUND INS CO O	AR	ST PGS NOT RECD
FIREMANS FUND INS CO O	CN	WAIVED
FIREMANS FUND INS CO O	HI	ST PGS NOT RECD
FIREMANS FUND INS CO O	OH	WAIVED
FIREMENS INS CO OF NEW	NJ	IEE NOT RECD
FIRST HEARTLAND SUR &	ND	STMT NOT RECD
FIRST ILLINOIS REINSUR	IL	ST PGS NOT RECD
FIRST INTERNATIONAL RE	DE	ST PGS NOT RECD
FIRST NATIONAL INDEMNI	TX	FEE NOT RECD
FIRST NATIONAL INS CO	WA	IEE NOT RECD
FIRST NEW YORK SYNDICA	NY	IEE NOT RECD
FIRST OF GEORGIA UNDER	GA	IEE NOT RECD
FIRST REINSURANCE CO O	CT	ST PGS NOT RECD
FIRST SECURITY INS CO	DE	ST PGS NOT RECD
FLORIDA INTERNATIONAL	FL	IEE NOT RECD
FLORIDA JUA	FL	WAIVED
FLORIDA MEDICAL MALPRA	FL	WAIVED
FMI INSURANCE CO	NJ	STMT NOT RECD
FOLKSAMERICA REINS	NY	ST PGS NOT RECD
FORTUNE ASSURANCE CO I	PA	ST PGS NOT RECD
FRANKLIN MUTUAL INS CO	NJ	STMT NOT RECD
FRITZ INS CO	NM	ST PGS NOT RECD
GALAXY REINSURANCE COM	NY	ST PGS NOT RECD
GAMMA REINSURANCE CO	DE	ST PGS NOT RECD
GAN ANGLO-AMERICAN INS	NY	ST PGS NOT RECD
GARDEN INSURANCE CO	CO	WAIVED
GENERAL ACC F & L ASR	PA	IEE NOT RECD
GENERAL CASUALTY CO OF	IL	IEE NOT RECD
GENERAL ELECTRIC MTG I	FL	ST PGS NOT RECD
GENERAL FINANCIAL INS	IL	STMT NOT RECD
GENERAL I C OF TRIESTE	NY	ST PGS NOT RECD
GENERAL INDEMNITY INS	TX	IEE NOT RECD
GENERAL INS CO OF AMER	WA	IEE NOT RECD
GENERAL SECURITY ASR C	NY	ST PGS NOT RECD
GEORGIA AMERICAN I	GA	ST PGS NOT RECD
GEORGIA INS CO	GA	IEE NOT RECD
GERLING GLOBAL REI COR	NY	ST PGS NOT RECD
GERLING INTERNATIONAL	DE	STMT NOT RECD
GETTY REINSURANCE CORP	KS	STMT NOT RECD
GLENS FALLS INS CO	DE	IEE NOT RECD
GLOBE INDEMNITY CO	DE	IEE NOT RECD
GOLDEN BEAR INS CO	CA	STMT NOT RECD
GOTHAER INS CO US BR	NY	ST PGS NOT RECD
GRANITE STATE INS CO	NH	IEE NOT RECD
GRAPHIC ARTS MUTUAL IN	NY	IEE NOT RECD
GRAYSON-CARROLL-WYTHE	VA	WAIVED
GREAT ATLANTIC NATIONA	GA	STMT NOT RECD
GREAT INDEMNITY INS CO	PR	IEE NOT RECD
GREAT LAKES INS CO	OH	ST PGS NOT RECD
GREAT LAKES PROTECTIVE	OH	STMT NOT RECD
GREAT SOUTHWEST SURPLU	WI	WAIVED
GREAT WESTERN COUNTY M	TX	STMT NOT RECD
GREENWAY INS CO	CO	WAIVED
GROUP UNDERWRITERS MUT	MO	STMT NOT RECD
GROVELAND MUTUAL INS C	MA	STMT NOT RECD
GUARANTY COUNTY MUTUAL	TX	IEE NOT RECD
GUARD CASUALTY & SURET	IN	STMT NOT RECD
GUILDERLAND MUTUAL REI	NY	ST PGS NOT RECD
HANOVER INS CO	NH	IEE NOT RECD
HANSECO INS CO	DE	ST PGS NOT RECD
HARTFORD ACCIDENT & IN	CT	IEE NOT RECD
HARTFORD CASUALTY INS	NJ	IEE NOT RECD
HARTFORD FIRE INS CO	CT	IEE NOT RECD
HARTFORD INS CO OF ALA	AL	IEE NOT RECD
HARTFORD INS CO OF ILL	IL	IEE NOT RECD
HARTFORD INS CO OF THE	FL	IEE NOT RECD
HARTFORD INSURANCE CO	IN	IEE NOT RECD
HARTFORD LLOYDS INS CO	TX	IEE NOT RECD
HAVICAN INS CO	CO	WAIVED
HAWAII JUA	HI	STMT NOT RECD
HAWKEYE MUTUAL HAIL IN	IA	STMT NOT RECD
HEALTH CARE INDEMNITY	CO	WAIVED
HEALTH CARE INS EXCHAN	NJ	IEE NOT RECD
HEALTH PROVIDERS INS C	IL	ST PGS NOT RECD
HEARTLAND GROUP INC	NY	IEE NOT RECD
HENRICO MUTUAL FIRE IN	VA	WAIVED
HERALD FIRE INS CO	FL	IEE NOT RECD
HERITAGE INDEMNITY CO	CA	IEE NOT RECD
HERMANN TOWN MUTUAL FI	MO	WAIVED

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
HOLBORN REINSURANCE CO	CO	WAIVED
HOME INDEMNITY CO	NH	IEE NOT RECD
HOME INS CO	NH	IEE NOT RECD
HOME INS CO OF ILLINOI	IL	IEE NOT RECD
HOME INS CO OF INDIANA	IN	IEE NOT RECD
HOME OWNERS INS CO	PR	IEE NOT RECD
HOME REINSURANCE CO	NH	IEE NOT RECD
HOME SERVICE MUTUAL IN	AL	IEE NOT RECD
HOME STATE COUNTY MUTU	TX	STMT NOT RECD
HOMESTEAD INS CO	NE	IEE NOT RECD
HOSPITAL CASUALTY CO	OK	IEE NOT RECD
HOSPITAL MUTUAL INS CO	NE	WAIVED
HOSPITAL UNDERWRITING	IN	WAIVED
HUDSON INS CO	DE	ST PGS NOT RECD
ICS ASSURANCE CO	AZ	ST PGS NOT RECD
IDAHO STATE INS FUND	ID	STMT NOT RECD
ILLINOIS FARMERS INS C	IL	ST PGS NOT RECD
ILLINOIS MUTUAL PLATE	IL	STMT NOT RECD
ILLINOIS NATIONAL INS	IL	IEE NOT RECD
ILLINOIS UNION INS CO	IL	IEE NOT RECD
INA COUNTY MUTUAL INS	TX	IEE NOT RECD
INA FARMERS INS CO	DE	ST PGS NOT RECD
INA INS CO OF ILLINOIS	IL	IEE NOT RECD
INA INS CO OF OHIO	OH	IEE NOT RECD
INA OF TEXAS	TX	IEE NOT RECD
INA REINSURANCE CO	DE	ST PGS NOT RECD
INA UNDERWRITERS INS C	CA	IEE NOT RECD
INDEPENDENT FIRE INS C	FL	IEE NOT RECD
INDEPENDENT TRUCKERS I	IA	IEE NOT RECD
INDUSTRIAL COUNTY MUTU	TX	IEE NOT RECD
INDUSTRIAL FIRE & CAS	IL	ST PGS NOT RECD
INDUSTRIAL INDEMNITY C	CA	IEE NOT RECD
INLAND INSURANCE UNION	IL	WAIVED
INLAND NATIONAL INS CO	IL	IEE NOT RECD
INS CO OF COLORADO INC	CO	WAIVED
INS CO OF EVANSTON	IL	ST PGS NOT RECD
INS CO OF MARYLAND	MD	IEE NOT RECD
INS CO OF NORTH AMERIC	PA	IEE NOT RECD
INS CO OF THE STATE OF	PA	IEE NOT RECD
INS CORPORATION OF HAN	IL	ST PGS NOT RECD
INS CORPORATION OF IRE	NY	ST PGS NOT RECD
INSURA PROPERTY &	OH	WAIVED
INTERAMERICA REINSURAN	NY	ST PGS NOT RECD
INTERAMERICANA CO DE S	DE	IEE NOT RECD
INTERGROUP PREPAID HE	WI	ST PGS NOT RECD
INTERNATIONAL CARGO &	NM	IEE NOT RECD
INTERNATIONAL FIDELITY	NJ	IEE NOT RECD
INTERNATIONAL INS CO	IL	IEE NOT RECD
INTERSTATE INDEMNITY C	CO	WAIVED
INTERSTATE MUTUAL FIRE	VA	WAIVED
INVESTORS MORTGAGE INS	CA	ST PGS NOT RECD
IOWA FAIR PLAN	IA	STMT NOT RECD
IOWA MENNONITE MUTUAL	IA	STMT NOT RECD
ITT LYNDON PROPERTY IN	MO	ST PGS NOT RECD
J&H WF SYNDICATE A	NY	IEE NOT RECD
JEFFERSON INS CO OF NE	NY	IEE NOT RECD
JOHN STREET SYNDICATE	NY	IEE NOT RECD
JOINT INS ASN	MD	WAIVED
KANSAS ALL INDUSTRY PL	KS	WAIVED
KANSAS CITY FIRE & MAR	MO	IEE NOT RECD
KANSAS HEALTH CARE PLA	KS	WAIVED
KCC NEW YORK SYNDICATE	NY	IEE NOT RECD
KEMPER INTERNATIONAL I	IL	ST PGS NOT RECD
KEMPER REINSURANCE CO	IL	ST PGS NOT RECD
KENTUCKY FARM BU MUTUA	KY	ST PGS NOT RECD
KENTUCKY PROPERTY INS	KY	STMT NOT RECD
LA MERIDIONAL CO ARGEN	DE	IEE NOT RECD
LE MARS MUTUAL INS CO	IA	IEE NOT RECD
LEGAL INS OF NEBRASKA	NE	WAIVED
LIBERTY MUTUAL FIRE IN	MA	ST PGS NOT RECD
LINCOLN NATIONAL REINS	IN	ST PGS NOT RECD
LITCHFIELD MUTUAL FIRE	CT	FEE NOT RECD
LIVINGSTON MUTUAL INS	NY	WAIVED
LLOYDS OF AMERICA INS	TX	FEE NOT RECD
LLOYDS OF LONDON	GB	STMT NOT RECD
LLOYDS OF THE SOUTHWES	NM	STMT NOT RECD
LLOYDS REGISTER INDL S	DE	ST PGS NOT RECD
LOCAL GOVERNMENT PROPE	WI	IEE NOT RECD
LOMBARDY INS CO	CO	WAIVED
LONDON CANADA INS CO	CN	WAIVED
LONDON GUARANTEE & ACC	DE	IEE NOT RECD
LONE STAR INDEMNITY CO	CO	WAIVED
LOUDON MUTUAL INS CO	VA	WAIVED
LUMBERMENS RECIPROCAL	AR	STMT NOT RECD
MADISON COUNTY MUTUAL	IL	IEE NOT RECD
MAIDEN LANE SYNDICATE	NY	IEE NOT RECD
MAINE BONDING & CASUAL	ME	IEE NOT RECD
MAINE MEDICAL & HOSPIT	ME	ST PGS NOT RECD
MARTIN REINSURANCE CO	DE	ST PGS NOT RECD
MARYLAND AUTOMOBILE IN	MD	STMT NOT RECD
MARYLAND CASUALTY CO	MD	IEE NOT RECD
MARYLAND STATE ACCIDEN	MD	WAIVED
MASSACHUSETTS BAY INS	MA	IEE NOT RECD
MASSACHUSETTS PROP INS	MA	WAIVED
MAX MARTINEZ FUNERAL I	TX	STMT NOT RECD
MEDICAL LIAB MUTUAL IN	NE	WAIVED
MEDICAL MALPRACTICE IN	NY	IEE NOT RECD
MEDICAL MALPRACTICE JU	MA	WAIVED
MEDICAL MALPRACTICE JU	RI	WAIVED
MEDICAL MUTUAL OF CLEV	OH	STMT NOT RECD
MEDICAL PROTECTIVE CO	IN	FEE NOT RECD
MENNONITE INDEMNITY IN	PA	ST PGS NOT RECD
MERCANTILE & GEN REI C	NY	ST PGS NOT RECD
MERCED COUNTY MUTUAL F	CA	IEE NOT RECD
MERCER MUTUAL INS CO	NJ	STMT NOT RECD
MERCHANTS & MANUFACTUR	OH	WAIVED
MERCHANTS INS CO OF NH	NH	IEE NOT RECD
MERCURY INDEMNITY CO	CA	STMT NOT RECD
MERIT INS CO	IL	IEE NOT RECD
MERITPLAN INS CO	CA	IEE NOT RECD
MGIC ASSURANCE CORP	WI	ST PGS NOT RECD
MGIC CREDIT INS CORP	NY	ST PGS NOT RECD
MGIC REINSURANCE CORP	WI	ST PGS NOT RECD
MIC GENERAL INS CO	IN	ST PGS NOT RECD
MICHIGAN HOSPITAL ASN	MI	ST PGS NOT RECD
MID CONTINENT CAS CO	OK	IEE NOT RECD
MID CONTINENT INS CO	PA	ST PGS NOT RECD
MID-AMERICAN CASUALTY	LA	IEE NOT RECD
MIDLAND PROPERTY & CAS	NY	ST PGS NOT RECD
MILLERS CASUALTY INS C	TX	STMT NOT RECD
MILLERS MUTUAL FIRE IN	TX	STMT NOT RECD
MINNESOTA INDEMNITY IN	MN	IEE NOT RECD
MINNESOTA PROPERTY INS	MN	WAIVED
MINNESOTA TRUST CO OF	MN	STMT NOT RECD
MISSISSIPPI INS UNDERW	MS	WAIVED
MISSISSIPPI TEMPORARY	MS	STMT NOT RECD
MISSOURI JUA	MO	STMT NOT RECD
MISSOURI PROPERTY INS	MO	WAIVED
MONTICELLO INS CO	DE	IEE NOT RECD
MONY REINSURANCE CORP	DE	ST PGS NOT RECD
MOUNT CARROLL MUTUAL F	IL	STMT NOT RECD
MSJ INS CO	CO	WAIVED
MUNICH AMERICAN REINSU	NY	ST PGS NOT RECD
MUNICH REINSURANCE CO	NY	ST PGS NOT RECD
MUTUAL ASR SOC AG F ON	VA	STMT NOT RECD
MUTUAL FIRE INS ASN	VA	WAIVED
MUTUAL SPREAD LOSS REI	WI	STMT NOT RECD
NATIONAL BEN FRANKLIN	IL	IEE NOT RECD
NATIONAL COUNTY MUTUAL	TX	IEE NOT RECD
NATIONAL EXCESS INS CO	CA	ST PGS NOT RECD
NATIONAL FIRE INS CO O	CT	IEE NOT RECD
NATIONAL REINSURANCE C	DE	ST PGS NOT RECD
NATIONAL STANDARD INS	TX	IEE NOT RECD
NATIONAL TRUST FIRE IN	TN	STMT NOT RECD
NATIONAL UNION FIRE IN	PA	IEE NOT RECD
NATIONWIDE PROPERTY &	OH	WAIVED
NEUMANN INS CO	CO	WAIVED
NEW HAMPSHIRE INDEMNIT	NH	IEE NOT RECD
NEW HAMPSHIRE INS CO	NH	IEE NOT RECD
NEW HAMPSHIRE MEDICAL	NH	STMT NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
NEW HG INS CO	TX	IEE NOT RECD
NEW JERSEY ASN FOR INS	NJ	STMT NOT RECD
NEW JERSEY INS UNDERWR	NJ	WAIVED
NEW JERSEY RE-INSURANC	NJ	ST PGS NOT RECD
NEW MEXICO PHYSICIANS	NM	STMT NOT RECD
NEW YORK PROPERTY INS	NY	WAIVED
NEW YORK STATE INS FUN	NY	WAIVED
NEW YORK UNDERWRITERS	NY	IEE NOT RECD
NEWARK INS CO	NJ	IEE NOT RECD
NEWBURYPORT MUTUAL FIR	MA	FEE NOT RECD
NEWPORT INS CO	AZ	IEE NOT RECD
NIAGARA FIRE INS CO	DE	IEE NOT RECD
NISSAN F&M INS CO*GRT	OH	ST PGS NOT RECD
NODAK MUTUAL INS CO	ND	FEE NOT RECD
NORDIC UNION REINSURAN	DE	ST PGS NOT RECD
NORTH AMERICAN CO FOR	NY	STMT NOT RECD
NORTH AMERICAN CO FOR	NY	IEE NOT RECD
NORTH RIVER INS CO	NJ	IEE NOT RECD
NORTHEASTERN INS CO OF	CT	ST PGS NOT RECD
NORTHERN ASSURANCE CO	VT	IEE NOT RECD
NORTHERN CASUALTY CO (	IA	ST PGS NOT RECD
NORTHERN COUNTY MUTUAL	TX	IEE NOT RECD
NORTHERN INS CO OF NEW	NY	IEE NOT RECD
NORTHERN NECK MUTUAL F	VA	WAIVED
NRG AMERICA SYNDICATE	DE	IEE NOT RECD
NUTMEG INS CO	CT	STMT NOT RECD
NWNL REINSURANCE CO	MN	ST PGS NOT RECD
OAKLEY-METCALF INS CO	TX	STMT NOT RECD
OCEANIC INS & SURETY C	NM	STMT NOT RECD
OHIO BUREAU OF WORKERS	OH	WAIVED
OHIO FARMERS INS CO	OH	IEE NOT RECD
OHIO INS ASN	OH	WAIVED
OHIO REINSURANCE CORP	OH	ST PGS NOT RECD
OKLAHOMA BAR PROFESSIO	OK	IEE NOT RECD
OKLAHOMA PROPERTY & CA	OK	STMT NOT RECD
OKLAHOMA SURETY CO	OK	IEE NOT RECD
OLD AMERICAN CTY MUTUA	TX	IEE NOT RECD
OLD FAITHFUL CTY MUTUA	TX	IEE NOT RECD
OLD RELIABLE CAS CO	MO	ST PGS NOT RECD
OLD UNITED CAS CO	TX	STMT NOT RECD
OMEGA CONTACT LENS INS	TX	STMT NOT RECD
OMEGA INSURANCE CO	FL	ST PGS NOT RECD
OREGON FAIR PLAN ASN	OR	WAIVED
ORMOND REINSURANCE CO	FL	ST PGS NOT RECD
PACIFIC EMPLOYERS INS	CA	IEE NOT RECD
PACIFIC INS CO LTD	HI	IEE NOT RECD
PACIFIC REINSURANCE CO	MO	ST PGS NOT RECD
PALADIN REINSURANCE	NY	ST PGS NOT RECD
PALMETTO MUTUAL FIRE I	SC	WAIVED
PAN ATLANTIC AND OTHER	NY	IEE NOT RECD
PARTHENON INS CO	TN	WAIVED
PATRICK COUNTY FMRS M	VA	WAIVED
PATRICK HENRY INS CO	AZ	IEE NOT RECD
PATRONS FIRE INS CO OF	RI	STMT NOT RECD
PATRONS MUTUAL CASUALT	NJ	STMT NOT RECD
PEKIN INS CO	IL	IEE NOT RECD
PENNSYLVANIA GENERAL I	PA	IEE NOT RECD
PENNSYLVANIA REINSURAN	PA	ST PGS NOT RECD
PENNSYLVANIA SURFACE C	PA	STMT NOT RECD
PHILADELPHIA MUTUAL PL	PA	STMT NOT RECD
PHILADELPHIA REINSURAN	PA	ST PGS NOT RECD
PHOENIX ASR CO OF NEW	NH	IEE NOT RECD
PHOENIX GENERAL IN	CT	STMT NOT RECD
PHYSICIANS CAS INS CO	OK	IEE NOT RECD
PHYSICIANS LIABILITY I	OK	IEE NOT RECD
PILOT INS CO	CN	WAIVED
PINE TOP INS CO LTD	NY	WAIVED
PINKERTONS INS CO	TN	WAIVED
PMA REINSURANCE CORP	PA	STMT NOT RECD
POTOMAC INS CO	PA	IEE NOT RECD
PRE-PAID LEGAL CAS INC	OK	IEE NOT RECD
PREFERRED MUTUAL INS C	NY	WAIVED
PRESIDIO INS CO	IN	ST PGS NOT RECD
PRIME INS CORP	CO	STMT NOT RECD
PRINCE GEORGE MUTUAL F	VA	WAIVED
PRODUCERS LLOYDS INS C	TX	IEE NOT RECD
PRODUCERS PROTECTIVE A	CO	WAIVED
PROFESSIONAL INS EXCHA	UT	STMT NOT RECD
PROGRESSIVE COUNTY MUT	TX	IEE NOT RECD
PROGRESSIVE NORTHERN I	WI	ST PGS NOT RECD
PROVIDENCE CAPITAL INS	DE	ST PGS NOT RECD
PROVIDERS PROTECTIVE I	GU	STMT NOT RECD
PRUCO SYNDICATE INC	DE	IEE NOT RECD
PRUDENTIAL COMMERCIAL	DE	ST PGS NOT RECD
PUBLIC INVESTORS FIRE	LA	STMT NOT RECD
PUERTO RICO F & ALLD L	PR	STMT NOT RECD
PUERTO RICO JUA	PR	STMT NOT RECD
QUAKER CITY INS CO	PA	ST PGS NOT RECD
RAINIER INS CO	WA	ST PGS NOT RECD
REALEX GROUP N V	NY	IEE NOT RECD
REGAL INS CO	CO	WAIVED
REGAL INS CO	LA	WAIVED
REINSURANCE CO OF AMER	IL	ST PGS NOT RECD
REINSURANCE CORP OF NE	NY	ST PGS NOT RECD
RELIANCE INS CO OF NEW	NY	IEE NOT RECD
RENTAL INS SERVICE EXC	TX	STMT NOT RECD
REPUBLIC MORTGAGE INS	FL	ST PGS NOT RECD
REPUBLIC VANGUARD REIN	TX	ST PGS NOT RECD
RHINELAND REIN CORP OF	OK	STMT NOT RECD
RHODE ISLAND JOINT REI	RI	WAIVED
RIDER INS CO EXCH OF N	NJ	IEE NOT RECD
RISK CONTROL ASSOCIATE	MO	STMT NOT RECD
ROCKINGHAM MUTUAL INS	VA	WAIVED
ROYAL GENERAL INS CO O	CN	WAIVED
ROYAL INDEMNITY CO	DE	IEE NOT RECD
ROYAL INS CO OF AMERIC	IL	IEE NOT RECD
SAFECO INS CO OF AMERI	WA	IEE NOT RECD
SAFECO INS CO OF I	IL	STMT NOT RECD
SAFECO NATIONAL INS CO	MO	IEE NOT RECD
SAFEGUARD INS CO	CT	IEE NOT RECD
SAINT PAUL GUARDIAN IN	MN	IEE NOT RECD
SAINT PAUL INS CO	TX	IEE NOT RECD
SAINT PAUL LLOYDS	TX	ST PGS NOT RECD
SAINT PAUL SURPLUS LIN	DE	IEE NOT RECD
SALEM COUNTY MUTUAL FI	NJ	STMT NOT RECD
SANILAC MUTUAL INS CO	MI	STMT NOT RECD
SAVE T RISK INS CO	OH	IEE NOT RECD
SAVINGS GENERAL IN	LA	WAIVED
SCOR REINSURANCE CO	TX	ST PGS NOT RECD
SCRANTON INS CO	PA	ST PGS NOT RECD
SECURITY INDUSTRIAL FI	LA	IEE NOT RECD
SECURITY REINSURANCE C	CT	ST PGS NOT RECD
SELECT INS CO	TX	ST PGS NOT RECD
SENTINEL INS CO LTD	HI	IEE NOT RECD
SERVICE GENERAL INS CO	OH	ST PGS NOT RECD
SHAW & BEGG LTD	CN	WAIVED
SHEFFIELD INS CO	RI	ST PGS NOT RECD
SHENANDOAH MUTUAL FIRE	VA	WAIVED
SHENANDOAH MUTUAL INS	PA	STMT NOT RECD
SIGNAL INS LLOYDS CO	TX	STMT NOT RECD
SIGNET REINSURANCE CO	NE	ST PGS NOT RECD
SIMCOE & ERIE GENERAL	NY	ST PGS NOT RECD
SIRIUS REINSURANCE COR	DE	ST PGS NOT RECD
SMYTH COUNTY MUTUAL FI	VA	WAIVED
SOUTH CAROLINA DIV GEN	SC	WAIVED
SOUTH CAROLINA MED MAL	SC	WAIVED
SOUTH CAROLINA WIND &	SC	WAIVED
SOUTH CENTRAL INS CO	LA	STMT NOT RECD
SOUTHEAST INS CO	NC	STMT NOT RECD
SOUTHEASTERN FIRE INS	NC	STMT NOT RECD
SOUTHERN COUNTY MUTUAL	TX	FEE NOT RECD
SOUTHERN UNITED FIRE I	AL	IEE NOT RECD
SOUTHWESTERN INS CO	OK	STMT NOT RECD
SOUTHWESTERN NATIONAL	OK	STMT NOT RECD
STATE COMPENSATION INS	CO	FEE NOT RECD
STATE INS FUND	OK	STMT NOT RECD
STATE MUTUAL INS CO	ME	IEE NOT RECD
STATE VOLUNTEER MUTUAL	TN	WAIVED
STEADFAST INS CO	DE	IEE NOT RECD
STONEWALL JACKSON CASU	LA	FEE NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
STUYVESANT MUTUAL PLAT	PA	STMT NOT RECD
SUNAPEE MUTUAL FIRE IN	NH	STMT NOT RECD
SUNSET INS CO	CO	WAIVED
SUPERIOR LLOYDS INS CO	TX	STMT NOT RECD
SUPREME MUTUAL CASUALT	MO	STMT NOT RECD
SWISS REINSURANCE CO U	NY	ST PGS NOT REC
TENNESSEE FARMERS MUTU	TN	WAIVED
TENNESSEE INS CO	TN	WAIVED
TEXAS COMPENSATION INS	TX	STMT NOT RECD
TEXAS INS CO	TX	STMT NOT RECD
THE 1792 CO	DE	IEE NOT RECD
THOMAS JEFFERSON INS C	FL	IEE NOT RECD
THURSTON FIRE & CASUAL	OK	STMT NOT RECD
TICO INS CO OF IOWA	IA	ST PGS NOT RECD
TOWN & COUNTRY INS CO	OK	STMT NOT RECD
TOWN & COUNTRY MUTUAL	AR	IEE NOT RECD
TRADERS & GENERAL INS	TX	IEE NOT RECD
TRADERS MUTUAL FIRE IN	MO	STMT NOT RECD
TRANS AUTOMOTIVE INS C	TX	STMT NOT RECD
TRANSATLANTIC REINSURA	NY	ST PGS NOT RECD
TRANSCONTINENTAL INS C	NY	IEE NOT RECD
TRANSPORTATION INS CO	IL	IEE NOT RECD
TRAVELERS INDEMNITY CO	CN	WAIVED
TRAVELERS INSURANCE CO	CT	IEE NOT RECD
TREMONT MUTUAL INS CO	PA	STMT NOT RECD
TRI STATE INS CO C/O	DC	STMT NOT RECD
TWIN CITY FIRE INS CO	MN	IEE NOT RECD
ULICO CASUALTY CO	DE	ST PGS NOT RECD
UNDERWRITERS AT C U LL	TX	IEE NOT RECD
UNDERWRITERS AT LLOYDS	GB	STMT NOT RECD
UNION & PHENIX ESPANOL	NY	ST PGS NOT RECD
UNION MUTUAL INS CO	OK	STMT NOT RECD
UNION NATIONAL LLOYDS	TX	STMT NOT RECD
UNION PACIFIC INS CO	TX	STMT NOT RECD
UNION TOWN MUTUAL INS	MO	WAIVED
UNITED CANADA INS CO	CN	WAIVED
UNITED INS CORP	CO	WAIVED
UNITED PACIFIC INS CO	NY	IEE NOT RECD
UNITED REINSURANCE COR	NY	ST PGS NOT RECD
UNITED STATES FIRE INS	NY	IEE NOT RECD
UNITY FIRE & GENERAL I	NY	ST PGS NOT RECD
UNIVERSAL OF OMAHA CAS	NE	ST PGS NOT RECD
UTICA FIRE INS CO OF O	NY	ST PGS NOT RECD
UTICA MUTUAL INS CO	NY	IEE NOT RECD
VAKUUTUSOKSAKEYHTIO PO	NY	ST PGS NOT RECD
VALIANT INS CO	IA	IEE NOT RECD
VALLEY FORGE INS CO	PA	IEE NOT RECD
VAN TOL SURETY CO INC	SD	STMT NOT RECD
VICTORY REINSURANCE OF	DE	STMT NOT RECD
VIP INS CO	AZ	STMT NOT RECD
VIRGINIA HOSPITAL INS	VA	STMT NOT RECD
VIRGINIA MEDICAL MALPR	VA	STMT NOT RECD
WAILE MUTUAL INS CO	ND	STMT NOT RECD
WASHINGTON FAIR PLAN	WA	WAIVED
WATERTOWN MUTUAL PLATE	SD	STMT NOT RECD
WAUSAU COUNTY MUTUAL I	TX	STMT NOT RECD
WELD COUNTY FARMERS PR	CO	WAIVED
WELLINGTON FIRE INS CO	CN	WAIVED
WESCAP INS CO	CO	WAIVED
WESCO INS CO	NM	IEE NOT RECD
WEST INDIES INS CO	PR	IEE NOT RECD
WESTCHESTER FIRE INS C	NY	IEE NOT RECD
WESTCO INS CO	CN	WAIVED
WESTERN MUTUAL FIRE IN	MN	STMT NOT RECD
WESTFIELD INS CO	OH	IEE NOT RECD
WESTFIELD NATIONAL INS	OH	IEE NOT RECD
WESTMINSTER INS CO	CO	WAIVED
WINTERTHUR SWISS INS C	NY	ST PGS NOT RECD
WISCONSIN FAIR PLAN	WI	WAIVED
WISCONSIN HEALTH CARE	WI	IEE NOT RECD
WISCONSIN HOSPITAL ASN	WI	IEE NOT RECD
WISCONSIN INTERSCHOLAS	WI	STMT NOT RECD
WORKMENS COMPENSATION	WV	WAIVED
YORKTOWN INDEMNITY CO	IL	ST PGS NOT RECD
ZURICH REINSURANCE CO	NY	ST PGS NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
ALASKA INS CO	AK	IEE NOT RECD
ALASKA PACIFIC ASR CO	AK	IEE NOT RECD
ALABAMA INS UNDERWRITI	AL	WAIVED
CENTENNIAL CASUALTY CO	AL	WAIVED
F & AM OF ALABAMA	AL	WAIVED
HARTFORD INS CO OF ALA	AL	IEE NOT RECD
HOME SERVICE MUTUAL IN	AL	IEE NOT RECD
SOUTHERN UNITED FIRE I	AL	IEE NOT RECD
AGENTS MUTUAL INS CO	AR	STMT NOT RECD
DECATUR INS CO	AR	STMT NOT RECD
FIREMANS FUND INS CO O	AR	ST PGS NOT RECD
LUMBERMENS RECIPROCAL	AR	STMT NOT RECD
TOWN & COUNTRY MUTUAL	AR	IEE NOT RECD
ARIZONA STATE COMPENSA	AZ	STMT NOT RECD
BRENTWOOD INS CO SUITE	AZ	STMT NOT RECD
ICS ASSURANCE CO	AZ	ST PGS NOT RECD
NEWPORT INS CO	AZ	IEE NOT RECD
PATRICK HENRY INS CO	AZ	IEE NOT RECD
VIP INS CO	AZ	STMT NOT RECD
ALLIED INS CO	CA	IEE NOT RECD
AMI MORTGAGE INS CO	CA	ST PGS NOT RECD
ARGONAUT INS CO	CA	IEE NOT RECD
BALBOA INS CO	CA	IEE NOT RECD
CNA CASUALTY OF CALIFO	CA	IEE NOT RECD
COASTAL INS CO	CA	ST PGS NOT RECD
CONTINENTAL REINSURANC	CA	ST PGS NOT RECD
DEVELOPERS INS CO	CA	IEE NOT RECD
EMPLOYEE BENEFITS INS	CA	IEE NOT RECD
FARMERS MUTUAL F I C O	CA	IEE NOT RECD
GOLDEN BEAR INS CO	CA	STMT NOT RECD
HERITAGE INDEMNITY CO	CA	IEE NOT RECD
INA UNDERWRITERS INS C	CA	IEE NOT RECD
INDUSTRIAL INDEMNITY C	CA	IEE NOT RECD
INVESTORS MORTGAGE INS	CA	ST PGS NOT RECD
MERCED COUNTY MUTUAL F	CA	IEE NOT RECD
MERCURY INDEMNITY CO	CA	STMT NOT RECD
MERITPLAN INS CO	CA	IEE NOT RECD
NATIONAL EXCESS INS CO	CA	ST PGS NOT RECD
PACIFIC EMPLOYERS INS	CA	IEE NOT RECD
ALLSTATE INS CO OF CAN	CN	WAIVED
BOILER INSPECTION & IN	CN	WAIVED
CANADIAN SURETY CO	CN	WAIVED
COMMERCE & INDUSTRY IN	CN	WAIVED
CONSOLIDATED FIRE & CA	CN	WAIVED
CONSTITUTION INSURANCE	CN	WAIVED
DOMINION INS CORP	CN	WAIVED
EDMONTON CANADIAN INS	CN	WAIVED
FEDERAL FIRE INS CO OF	CN	WAIVED
FIDELITY INS CO OF CAN	CN	WAIVED
FIRE INS CO OF CANADA	CN	WAIVED
FIREMANS FUND INS CO O	CN	WAIVED
LONDON CANADA INS CO	CN	WAIVED
PILOT INS CO	CN	WAIVED
ROYAL GENERAL INS CO O	CN	WAIVED
SHAW & BEGG LTD	CN	WAIVED
TRAVELERS INDEMNITY CO	CN	WAIVED
UNITED CANADA INS CO	CN	WAIVED
WELLINGTON FIRE INS CO	CN	WAIVED
WESTCO INS CO	CN	WAIVED
ARMS INS CO INC	CO	WAIVED
ARROYO INS CO	CO	WAIVED
CHESAPEAKE CASUALTY IN	CO	WAIVED
CLIFTON CASUALTY INS C	CO	WAIVED
COACHMAN INS CO	CO	WAIVED
COLUMBINE CASUALTY CO	CO	WAIVED
CONSTANCE INS CO	CO	WAIVED
CROP INS PROTECTIVE AS	CO	WAIVED
CUSTER COUNTY MUTUAL P	CO	WAIVED
DENVER INS CO INC	CO	WAIVED
FARMERS MORGAN COUNTY	CO	WAIVED
FINANCIAL SERVICES INS	CO	WAIVED
FINANCIAL SERVICES INS	CO	STMT NOT RECD
GARDEN INSURANCE CO	CO	WAIVED
GREENWAY INS CO	CO	WAIVED
HAVICAN INS CO	CO	WAIVED
HEALTH CARE INDEMNITY	CO	WAIVED
HOLBORN REINSURANCE CO	CO	WAIVED
INS CO OF COLORADO INC	CO	WAIVED
INTERSTATE INDEMNITY C	CO	WAIVED
LOMBARDY INS CO	CO	WAIVED
LONE STAR INDEMNITY CO	CO	WAIVED
MSJ INS CO	CO	WAIVED
NEUMANN INS CO	CO	WAIVED
PRIME INS CORP	CO	STMT NOT RECD
PRODUCERS PROTECTIVE A	CO	WAIVED
REGAL INS CO	CO	WAIVED
STATE COMPENSATION INS	CO	FEE NOT RECD
SUNSET INS CO	CO	WAIVED
UNITED INS CORP	CO	WAIVED
WELD COUNTY FARMERS PR	CO	WAIVED
WESCAP INS CO	CO	WAIVED
WESTMINSTER INS CO	CO	WAIVED
AETNA FIRE UNDERWRITER	CT	IEE NOT RECD
CENTURY INDEMNITY CO	CT	IEE NOT RECD
COLOGNE REINSURANCE CO	CT	ST PGS NOT RECD
CONNECTICUT INS PLACEM	CT	WAIVED
CONSTITUTION STATE INS	CT	ST PGS NOT RECD
FIRST REINSURANCE CO O	CT	ST PGS NOT RECD
HARTFORD ACCIDENT & IN	CT	IEE NOT RECD
HARTFORD FIRE INS CO	CT	IEE NOT RECD
LITCHFIELD MUTUAL FIRE	CT	FEE NOT RECD
NATIONAL FIRE INS CO O	CT	IEE NOT RECD
NORTHEASTERN INS CO OF	CT	ST PGS NOT RECD
NUTMEG INS CO	CT	STMT NOT RECD
PHOENIX GENERAL IN	CT	STMT NOT RECD
SAFEGUARD INS CO	CT	IEE NOT RECD
SECURITY REINSURANCE C	CT	ST PGS NOT RECD
TRAVELERS INSURANCE CO	CT	IEE NOT RECD
ABBEY CASUALTY INS CO	DC	STMT NOT RECD
COLUMBIA MUTUAL INS CO	DC	STMT NOT RECD
DISTRICT OF COLUMBIA P	DC	STMT NOT RECD
TRI STATE INS CO C/O	DC	STMT NOT RECD
AETNA REINSURANCE CO	DE	ST PGS NOT RECD
AIG MULTI-LINE SYNDICA	DE	IEE NOT RECD
AMERICAN & FOREIGN INS	DE	IEE NOT RECD
AMERICAN CENTENNIAL IN	DE	IEE NOT RECD
AMERICAN EUROPEAN REIN	DE	ST PGS NOT RECD
AMERICAN WAY CASUALTY	DE	STMT NOT RECD
ANECO INS CO OF AMERIC	DE	ST PGS NOT RECD
ANEX SYNDICATE INC	DE	IEE NOT RECD
CANAM REINSURANCE INC	DE	IEE NOT RECD
COMMERCIAL UNION CUSTO	DE	ST PGS NOT RECD
COMMERCIAL UNION REINS	DE	ST PGS NOT RECD
COMMONWEALTH INS CO US	DE	STMT NOT RECD
COMPANIA ANONIMA DE SE	DE	IEE NOT RECD
DELAWARE MED MAL INS	DE	STMT NOT RECD
DELAWARE STATE GRANGE	DE	STMT NOT RECD
EMMCO INS CO OF DELAWA	DE	IEE NOT RECD
EMPLOYERS NATIONAL INS	DE	IEE NOT RECD
EPIC CORP	DE	STMT NOT RECD
EXCESS MUTUAL REINSURA	DE	ST PGS NOT RECD
FARMERS MUTUAL F I C O	DE	STMT NOT RECD
FIRST INTERNATIONAL RE	DE	ST PGS NOT RECD
FIRST SECURITY INS CO	DE	ST PGS NOT RECD
GAMMA REINSURANCE CO	DE	ST PGS NOT RECD
GERLING INTERNATIONAL	DE	STMT NOT RECD
GLENS FALLS INS CO	DE	IEE NOT RECD
GLOBE INDEMNITY CO	DE	IEE NOT RECD
HANSECO INS CO	DE	ST PGS NOT RECD
HUDSON INS CO	DE	ST PGS NOT RECD
INA FARMERS INS CO	DE	ST PGS NOT RECD
INA REINSURANCE CO	DE	ST PGS NOT RECD
INTERAMERICANA CO DE S	DE	IEE NOT RECD
LA MERIDIONAL CO ARGEN	DE	IEE NOT RECD
LLOYDS REGISTER INDL S	DE	ST PGS NOT RECD
LONDON GUARANTEE & ACC	DE	IEE NOT RECD
MARTIN REINSURANCE CO	DE	ST PGS NOT RECD
MONTICELLO INS CO	DE	IEE NOT RECD
MONY REINSURANCE CORP	DE	ST PGS NOT RECD
NATIONAL REINSURANCE C	DE	ST PGS NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
NIAGARA FIRE INS CO	DE	IEE NOT RECD
NORDIC UNION REINSURAN	DE	ST PGS NOT RECD
NRG AMERICA SYNDICATE	DE	IEE NOT RECD
PROVIDENCE CAPITAL INS	DE	ST PGS NOT RECD
PRUCO SYNDICATE INC	DE	IEE NOT RECD
PRUDENTIAL COMMERCIAL	DE	ST PGS NOT RECD
ROYAL INDEMNITY CO	DE	IEE NOT RECD
SAINT PAUL SURPLUS LIN	DE	IEE NOT RECD
SIRIUS REINSURANCE COR	DE	ST PGS NOT RECD
STEADFAST INS CO	DE	IEE NOT RECD
THE 1792 CO	DE	IEE NOT RECD
ULICO CASUALTY CO	DE	ST PGS NOT RECD
VICTORY REINSURANCE OF	DE	STMT NOT RECD
BANKERS STANDARD INS C	FL	IEE NOT RECD
EASTERN INS CO	FL	IEE NOT RECD
ENNIA GENERAL INS CO L	FL	IEE NOT RECD
FEDERAL ASSURANCE CO	FL	ST PGS NOT RECD
FLORIDA INTERNATIONAL	FL	IEE NOT RECD
FLORIDA JUA	FL	WAIVED
FLORIDA MEDICAL MALPRA	FL	WAIVED
GENERAL ELECTRIC MTG I	FL	ST PGS NOT RECD
HARTFORD INS CO OF THE	FL	IEE NOT RECD
HERALD FIRE INS CO	FL	IEE NOT RECD
INDEPENDENT FIRE INS C	FL	IEE NOT RECD
OMEGA INSURANCE CO	FL	ST PGS NOT RECD
ORMOND REINSURANCE CO	FL	ST PGS NOT RECD
REPUBLIC MORTGAGE INS	FL	ST PGS NOT RECD
THOMAS JEFFERSON INS C	FL	IEE NOT RECD
AMERICAN FRONTIER INS	GA	ST PGS NOT RECD
AMERICAN HANNOVER INS	GA	ST PGS NOT RECD
FIRST OF GEORGIA UNDER	GA	IEE NOT RECD
GEORGIA AMERICAN I	GA	ST PGS NOT RECD
GEORGIA INS CO	GA	IEE NOT RECD
GREAT ATLANTIC NATIONA	GA	STMT NOT RECD
LLOYDS OF LONDON	GB	STMT NOT RECD
UNDERWRITERS AT LLOYDS	GB	STMT NOT RECD
PROVIDERS PROTECTIVE I	GU	STMT NOT RECD
FINANCIAL SECURITY INS	HI	IEE NOT RECD
FIREMANS FUND INS CO O	HI	ST PGS NOT RECD
HAWAII JUA	HI	STMT NOT RECD
PACIFIC INS CO LTD	HI	IEE NOT RECD
SENTINEL INS CO LTD	HI	IEE NOT RECD
AGRICULTURAL MUTUAL IN	IA	STMT NOT RECD
CLINTON MUTUAL PLATE G	IA	STMT NOT RECD
FARMERS MUTUAL INS ASN	IA	STMT NOT RECD
HAWKEYE MUTUAL HAIL IN	IA	STMT NOT RECD
INDEPENDENT TRUCKERS I	IA	IEE NOT RECD
IOWA FAIR PLAN	IA	STMT NOT RECD
IOWA MENNONITE MUTUAL	IA	STMT NOT RECD
LE MARS MUTUAL INS CO	IA	IEE NOT RECD
NORTHERN CASUALTY CO (	IA	ST PGS NOT RECD
TICO INS CO OF IOWA	IA	ST PGS NOT RECD
VALIANT INS CO	IA	IEE NOT RECD
ARGONAUT NORTHWEST INS	ID	IEE NOT RECD
ASSOCIATED LOGGERS EXC	ID	STMT NOT RECD
IDAHO STATE INS FUND	ID	STMT NOT RECD
AMERICAN MEDICAL ASR C	IL	ST PGS NOT RECD
AMERICAN MUTUAL REINSU	IL	ST PGS NOT RECD
ARGONAUT MIDWEST INS C	IL	IEE NOT RECD
BIG - FOUR INSURANCE A	IL	WAIVED
COMET CASUALTY CO	IL	STMT NOT RECD
CONTINENTAL CASUALTY C	IL	IEE NOT RECD
ECONOMY PREFERRED INS	IL	ST PGS NOT RECD
EVANSTON REINSURANCE C	IL	ST PGS NOT RECD
FARMERS AUTOMOBILE INS	IL	IEE NOT RECD
FIRST ILLINOIS REINSUR	IL	ST PGS NOT RECD
GENERAL CASUALTY CO OF	IL	IEE NOT RECD
GENERAL FINANCIAL INS	IL	STMT NOT RECD
HARTFORD INS CO OF ILL	IL	IEE NOT RECD
HEALTH PROVIDERS INS C	IL	ST PGS NOT RECD
HOME INS CO OF ILLINOI	IL	IEE NOT RECD
ILLINOIS FARMERS INS C	IL	ST PGS NOT RECD
ILLINOIS MUTUAL PLATE	IL	STMT NOT RECD
ILLINOIS NATIONAL INS	IL	IEE NOT RECD
ILLINOIS UNION INS CO	IL	IEE NOT RECD
INA INS CO OF ILLINOIS	IL	IEE NOT RECD
INDUSTRIAL FIRE & CAS	IL	ST PGS NOT RECD
INLAND INSURANCE UNION	IL	WAIVED
INLAND NATIONAL INS CO	IL	IEE NOT RECD
INS CO OF EVANSTON	IL	ST PGS NOT RECD
INS CORPORATION OF HAN	IL	ST PGS NOT RECD
INTERNATIONAL INS CO	IL	IEE NOT RECD
KEMPER INTERNATIONAL I	IL	ST PGS NOT RECD
KEMPER REINSURANCE CO	IL	ST PGS NOT RECD
MADISON COUNTY MUTUAL	IL	IEE NOT RECD
MERIT INS CO	IL	IEE NOT RECD
MOUNT CARROLL MUTUAL F	IL	STMT NOT RECD
NATIONAL BEN FRANKLIN	IL	IEE NOT RECD
PEKIN INS CO	IL	IEE NOT RECD
REINSURANCE CO OF AMER	IL	ST PGS NOT RECD
ROYAL INS CO OF AMERIC	IL	IEE NOT RECD
SAFECO INS CO OF I	IL	STMT NOT RECD
TRANSPORTATION INS CO	IL	IEE NOT RECD
YORKTOWN INDEMNITY CO	IL	ST PGS NOT RECD
AETNA INS CO OF THE MI	IN	ST PGS NOT RECD
CITIZENS MUTUAL FIRE I	IN	ST PGS NOT RECD
GUARD CASUALTY & SURET	IN	STMT NOT RECD
HARTFORD INSURANCE CO	IN	IEE NOT RECD
HOME INS CO OF INDIANA	IN	IEE NOT RECD
LINCOLN NATIONAL REINS	IN	ST PGS NOT RECD
MEDICAL PROTECTIVE CO	IN	FEE NOT RECD
MIC GENERAL INS CO	IN	ST PGS NOT RECD
PRESIDIO INS CO	IN	ST PGS NOT RECD
CENTRAL PLAINS INS CO	KS	IEE NOT RECD
CENTRAL STATES INS CO	KS	STMT NOT RECD
GETTY REINSURANCE CORP	KS	STMT NOT RECD
KANSAS ALL INDUSTRY PL	KS	WAIVED
KANSAS HEALTH CARE PLA	KS	WAIVED
ARMCO RE INSURANCE CO	KY	ST PGS NOT RECD
CAPITAL LANDMARK INS C	KY	STMT NOT RECD
KENTUCKY FARM BU MUTUA	KY	ST PGS NOT RECD
KENTUCKY PROPERTY INS	KY	STMT NOT RECD
ARGONAUT SOUTHWEST INS	LA	IEE NOT RECD
MID-AMERICAN CASUALTY	LA	IEE NOT RECD
PUBLIC INVESTORS FIRE	LA	STMT NOT RECD
REGAL INS CO	LA	WAIVED
SAVINGS GENERAL IN	LA	WAIVED
SECURITY INDUSTRIAL FI	LA	IEE NOT RECD
SOUTH CENTRAL INS CO	LA	STMT NOT RECD
STONEWALL JACKSON CASU	LA	FEE NOT RECD
AMERICAN EMPLOYERS INS	MA	IEE NOT RECD
BOSTON OLD COLONY INS	MA	IEE NOT RECD
COMMERCIAL UNION INS C	MA	IEE NOT RECD
EMPLOYERS FIRE INS CO	MA	IEE NOT RECD
GROVELAND MUTUAL INS C	MA	STMT NOT RECD
LIBERTY MUTUAL FIRE IN	MA	ST PGS NOT RECD
MASSACHUSETTS BAY INS	MA	IEE NOT RECD
MASSACHUSETTS PROP INS	MA	WAIVED
MEDICAL MALPRACTICE JU	MA	WAIVED
NEWBURYPORT MUTUAL FIR	MA	FEE NOT RECD
BRETHREN MUTUAL INS CO	MD	IEE NOT RECD
FARMERS & MECH MU I AS	MD	IEE NOT RECD
FIDELITY & DEPOSIT CO	MD	STMT NOT RECD
INS CO OF MARYLAND	MD	IEE NOT RECD
JOINT INS ASN	MD	WAIVED
MARYLAND AUTOMOBILE IN	MD	STMT NOT RECD
MARYLAND CASUALTY CO	MD	IEE NOT RECD
MARYLAND STATE ACCIDEN	MD	WAIVED
MAINE BONDING & CASUAL	ME	IEE NOT RECD
MAINE MEDICAL & HOSPIT	ME	ST PGS NOT RECD
STATE MUTUAL INS CO	ME	IEE NOT RECD
AUTO CLUB CAS INS CO	MI	IEE NOT RECD
AUTO CLUB GRP INS CO	MI	IEE NOT RECD
AUTO CLUB INS ASSN	MI	IEE NOT RECD
CPA INS CO	MI	FEE NOT RECD
MICHIGAN HOSPITAL ASN	MI	ST PGS NOT RECD
SANILAC MUTUAL INS CO	MI	STMT NOT RECD
MINNESOTA INDEMNITY IN	MN	IEE NOT RECD
MINNESOTA PROPERTY INS	MN	WAIVED
MINNESOTA TRUST CO OF	MN	STMT NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
NWNL REINSURANCE CO	MN	ST PGS NOT RECD
SAINT PAUL GUARDIAN IN	MN	IEE NOT RECD
TWIN CITY FIRE INS CO	MN	IEE NOT RECD
WESTERN MUTUAL FIRE IN	MN	STMT NOT RECD
AMERICAN CENTRAL INS C	MO	ST PGS NOT RECD
AMERICAN NATIONAL GENE	MO	STMT NOT RECD
DIOCESAN INTERINSURANC	MO	STMT NOT RECD
EQUITABLE MUTUAL ASR C	MO	STMT NOT RECD
FARMERS MUTUAL F I C O	MO	WAIVED
FARMERS MUTUAL INS CO	MO	WAIVED
GROUP UNDERWRITERS MUT	MO	STMT NOT RECD
HERMANN TOWN MUTUAL FI	MO	WAIVED
ITT LYNDON PROPERTY IN	MO	ST PGS NOT RECD
KANSAS CITY FIRE & MAR	MO	IEE NOT RECD
MISSOURI JUA	MO	STMT NOT RECD
MISSOURI PROPERTY INS	MO	WAIVED
OLD RELIABLE CAS CO	MO	ST PGS NOT RECD
PACIFIC REINSURANCE CO	MO	ST PGS NOT RECD
RISK CONTROL ASSOCIATE	MO	STMT NOT RECD
SAFECO NATIONAL INS CO	MO	IEE NOT RECD
SUPREME MUTUAL CASUALT	MO	STMT NOT RECD
TRADERS MUTUAL FIRE IN	MO	STMT NOT RECD
UNION TOWN MUTUAL INS	MO	WAIVED
MISSISSIPPI INS UNDERW	MS	WAIVED
MISSISSIPPI TEMPORARY	MS	STMT NOT RECD
CAPRI INS CO	MT	IEE NOT RECD
AMERICAN MORTGAGE INS	NC	ST PGS NOT RECD
AMIC COMMERCIAL INS CO	NC	ST PGS NOT RECD
AMIC CREDIT INS CO	NC	ST PGS NOT RECD
BEACON INS CO	NC	FEE NOT RECD
FINANCIAL GUARANTY INS	NC	STMT NOT RECD
SOUTHEAST INS CO	NC	STMT NOT RECD
SOUTHEASTERN FIRE INS	NC	STMT NOT RECD
FARMERS UNION MUTUAL I	ND	STMT NOT RECD
FIRST HEARTLAND SUR &	ND	STMT NOT RECD
NODAK MUTUAL INS CO	ND	FEE NOT RECD
WALLE MUTUAL INS CO	ND	STMT NOT RECD
BATTLE CREEK MUTUAL IN	NE	IEE NOT RECD
COMMERCIAL MUTUAL SURE	NE	WAIVED
HOMESTEAD INS CO	NE	IEE NOT RECD
HOSPITAL MUTUAL INS CO	NE	WAIVED
LEGAL INS OF NEBRASKA	NE	WAIVED
MEDICAL LIAB MUTUAL IN	NE	WAIVED
SIGNET REINSURANCE CO	NE	ST PGS NOT RECD
UNIVERSAL OF OMAHA CAS	NE	ST PGS NOT RECD
CAPITAL FIRE INS CO	NH	ST PGS NOT RECD
CONTINENTAL INS CO	NH	IEE NOT RECD
FIDELITY & CASUALTY CO	NH	IEE NOT RECD
GRANITE STATE INS CO	NH	IEE NOT RECD
HANOVER INS CO	NH	IEE NOT RECD
HOME INDEMNITY CO	NH	IEE NOT RECD
HOME INS CO	NH	IEE NOT RECD
HOME REINSURANCE CO	NH	IEE NOT RECD
MERCHANTS INS CO OF NH	NH	IEE NOT RECD
NEW HAMPSHIRE INDEMNIT	NH	IEE NOT RECD
NEW HAMPSHIRE INS CO	NH	IEE NOT RECD
NEW HAMPSHIRE MEDICAL	NH	STMT NOT RECD
PHOENIX ASR CO OF NEW	NH	IEE NOT RECD
SUNAPEE MUTUAL FIRE IN	NH	STMT NOT RECD
ATLANTIC EMPLOYERS	NJ	ST PGS NOT RECD
CAMDEN FIRE INS ASN	NJ	IEE NOT RECD
CITY INS CO	NJ	IEE NOT RECD
COMMERCIAL INS CO OF N	NJ	IEE NOT RECD
F I A INS CO	NJ	IEE NOT RECD
FARMERS MUTUAL F I C O	NJ	STMT NOT RECD
FIREMENS INS CO OF NEW	NJ	IEE NOT RECD
FMI INSURANCE CO	NJ	STMT NOT RECD
FRANKLIN MUTUAL INS CO	NJ	STMT NOT RECD
HARTFORD CASUALTY INS	NJ	IEE NOT RECD
HEALTH CARE INS EXCHAN	NJ	IEE NOT RECD
INTERNATIONAL FIDELITY	NJ	IEE NOT RECD
MERCER MUTUAL INS CO	NJ	STMT NOT RECD
NEW JERSEY ASN FOR INS	NJ	STMT NOT RECD
NEW JERSEY INS UNDERWR	NJ	WAIVED
NEW JERSEY RE-INSURANC	NJ	ST PGS NOT RECD
NEWARK INS CO	NJ	IEE NOT RECD
NORTH RIVER INS CO	NJ	IEE NOT RECD
PATRONS MUTUAL CASUALT	NJ	STMT NOT RECD
RIDER INS CO EXCH OF N	NJ	IEE NOT RECD
SALEM COUNTY MUTUAL FI	NJ	STMT NOT RECD
BINFORD INS CO	NM	ST PGS NOT RECD
FRITZ INS CO	NM	ST PGS NOT RECD
INTERNATIONAL CARGO &	NM	IEE NOT RECD
LLOYDS OF THE SOUTHWES	NM	STMT NOT RECD
NEW MEXICO PHYSICIANS	NM	STMT NOT RECD
OCEANIC INS & SURETY C	NM	STMT NOT RECD
WESCO INS CO	NM	IEE NOT RECD
AGF REINSURANCE CO	NY	ST PGS NOT RECD
AGWAY INS CO	NY	ST PGS NOT RECD
AIU INS CO	NY	IEE NOT RECD
ALLIANZ SYNDICATE INC	NY	IEE NOT RECD
ALTE LEIPZIGER US BR	NY	ST PGS NOT RECD
AMERICAN ENTERPRISE IN	NY	STMT NOT RECD
AMERICAN HOME ASR CO	NY	IEE NOT RECD
AMERICAN INDEPENDENT R	NY	ST PGS NOT RECD
AMERICAN INTL UDWRS OV	NY	WAIVED
AMERICAN UNION INS CO	NY	ST PGS NOT RECD
ANECO SYNDICATE LTD	NY	ST PGS NOT RECD
ASSURANCE CO OF AMERIC	NY	IEE NOT RECD
ATLANTIC MUTUAL INS CO	NY	IEE NOT RECD
CANADIAN UNION INS CO	NY	ST PGS NOT RECD
CENTENNIAL INS CO	NY	IEE NOT RECD
COMMERCE & INDUSTRY IN	NY	IEE NOT RECD
CONSTELLATION REINSURA	NY	ST PGS NOT RECD
CONSTITUTION REINSURAN	NY	ST PGS NOT RECD
CRUM & FORSTER SYNDICA	NY	IEE NOT RECD
DOMINION INS CO OF AME	NY	ST PGS NOT RECD
ENNIA REINSURANCE CO O	NY	ST PGS NOT RECD
ESSEX SYNDICATE INC	NY	IEE NOT RECD
EXCESS & CASUALTY REI	NY	WAIVED
EXCESS & TREATY REINSU	NY	ST PGS NOT RECD
FEDERATED REINSURANCE	NY	ST PGS NOT RECD
FIRST NEW YORK SYNDICA	NY	IEE NOT RECD
FOLKSAMERICA REINS	NY	ST PGS NOT RECD
GALAXY REINSURANCE COM	NY	ST PGS NOT RECD
GAN ANGLO-AMERICAN INS	NY	ST PGS NOT RECD
GENERAL I C OF TRIESTE	NY	ST PGS NOT RECD
GENERAL SECURITY ASR C	NY	ST PGS NOT RECD
GERLING GLOBAL REI COR	NY	ST PGS NOT RECD
GOTHAER INS CO US BR	NY	ST PGS NOT RECD
GRAPHIC ARTS MUTUAL IN	NY	IEE NOT RECD
GUILDERLAND MUTUAL REI	NY	ST PGS NOT RECD
HEARTLAND GROUP INC	NY	IEE NOT RECD
INS CORPORATION OF IRE	NY	ST PGS NOT RECD
INTERAMERICA REINSURAN	NY	ST PGS NOT RECD
J&H WF SYNDICATE A	NY	IEE NOT RECD
JEFFERSON INS CO OF NE	NY	IEE NOT RECD
JOHN STREET SYNDICATE	NY	IEE NOT RECD
KCC NEW YORK SYNDICATE	NY	IEE NOT RECD
LIVINGSTON MUTUAL INS	NY	WAIVED
MAIDEN LANE SYNDICATE	NY	IEE NOT RECD
MEDICAL MALPRACTICE IN	NY	IEE NOT RECD
MERCANTILE & GEN REI C	NY	ST PGS NOT RECD
MGIC CREDIT INS CORP	NY	ST PGS NOT RECD
MIDLAND PROPERTY & CAS	NY	ST PGS NOT RECD
MUNICH AMERICAN REINSU	NY	ST PGS NOT RECD
MUNICH REINSURANCE CO	NY	ST PGS NOT RECD
NEW YORK PROPERTY INS	NY	WAIVED
NEW YORK STATE INS FUN	NY	WAIVED
NEW YORK UNDERWRITERS	NY	IEE NOT RECD
NORTH AMERICAN CO FOR	NY	STMT NOT RECD
NORTH AMERICAN CO FOR	NY	IEE NOT RECD
NORTHERN INS CO OF NEW	NY	IEE NOT RECD
PALADIN REINSURANCE	NY	ST PGS NOT RECD
PAN ATLANTIC AND OTHER	NY	IEE NOT RECD
PINE TOP INS CO LTD	NY	WAIVED
PREFERRED MUTUAL INS C	NY	WAIVED
REALEX GROUP N V	NY	IEE NOT RECD
REINSURANCE CORP OF NE	NY	ST PGS NOT RECD
RELIANCE INS CO OF NEW	NY	IEE NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
SIMCOE & ERIE GENERAL	NY	ST PGS NOT RECD
SWISS REINSURANCE CO U	NY	ST PGS NOT RECD
TRANSATLANTIC REINSURA	NY	ST PGS NOT RECD
TRANSCONTINENTAL INS C	NY	IEE NOT RECD
UNION & PHENIX ESPANOL	NY	ST PGS NOT RE...
UNITED PACIFIC INS CO	NY	IEE NOT RECD
UNITED REINSURANCE COR	NY	ST PGS NOT RECD
UNITED STATES FIRE INS	NY	IEE NOT RECD
UNITY FIRE & GENERAL I	NY	ST PGS NOT RECD
UTICA FIRE INS CO OF O	NY	ST PGS NOT RECD
UTICA MUTUAL INS CO	NY	IEE NOT RECD
VAKUUTUSOIKSAKEYHTIO PO	NY	ST PGS NOT RECD
WESTCHESTER FIRE INS C	NY	IEE NOT RECD
WINTERTHUR SWISS INS C	NY	ST PGS NOT RECD
ZURICH REINSURANCE CO	NY	ST PGS NOT RECD
ACCELERATION NATIONAL	OH	ST PGS NOT RECD
BUCKEYE UNION INS CO	OH	IEE NOT RECD
FIREMANS FUND INS CO O	OH	WAIVED
GREAT LAKES INS CO	OH	ST PGS NOT RECD
GREAT LAKES PROTECTIVE	OH	STMT NOT RECD
INA INS CO OF OHIO	OH	IEE NOT RECD
INSURA PROPERTY &	OH	WAIVED
MEDICAL MUTUAL OF CLEV	OH	STMT NOT RECD
MERCHANTS & MANUFACTUR	OH	WAIVED
NATIONWIDE PROPERTY &	OH	WAIVED
NISSAN F&M INS CO%ORT	OH	ST PGS NOT RECD
OHIO BUREAU OF WORKERS	OH	WAIVED
OHIO FARMERS INS CO	OH	IEE NOT RECD
OHIO INS ASN	OH	WAIVED
OHIO REINSURANCE CORP	OH	ST PGS NOT RECD
SAVE T RISK INS CO	OH	IEE NOT RECD
SERVICE GENERAL INS CO	OH	ST PGS NOT RECD
WESTFIELD INS CO	OH	IEE NOT RECD
WESTFIELD NATIONAL INS	OH	IEE NOT RECD
AMERICAN HALLMARK INS	OK	FEE NOT RECD
AVIATION INS PROFESSIO	OK	STMT NOT RECD
CORDES INS CO	OK	STMT NOT RECD
DIAMOND GUARANTY INS C	OK	ST PGS NOT RECD
EMPLOYERS CASUALTY COR	OK	IEE NOT RECD
EMPLOYERS NATIONAL INS	OK	IEE NOT RECD
EQUITABLE GENERAL INS	OK	WAIVED
EQUITY FIRE AND CASUAL	OK	STMT NOT RECD
FARMERS MUTUAL F I C O	OK	STMT NOT RECD
FARMERS UNION INS CO	OK	STMT NOT RECD
HOSPITAL CASUALTY CO	OK	IEE NOT RECD
MID CONTINENT CAS CO	OK	IEE NOT RECD
OKLAHOMA BAR PROFESSIO	OK	IEE NOT RECD
OKLAHOMA PROPERTY & CA	OK	STMT NOT RECD
OKLAHOMA SURETY CO	OK	IEE NOT RECD
PHYSICIANS CAS INS CO	OK	IEE NOT RECD
PHYSICIANS LIABILITY I	OK	IEE NOT RECD
PRE-PAID LEGAL CAS INC	OK	IEE NOT RECD
RHINELAND REIN CORP OF	OK	STMT NOT RECD
SOUTHWESTERN INS CO	OK	STMT NOT RECD
SOUTHWESTERN NATIONAL	OK	STMT NOT RECD
STATE INS FUND	OK	STMT NOT RECD
THURSTON FIRE & CASUAL	OK	STMT NOT RECD
TOWN & COUNTRY INS CO	OK	STMT NOT RECD
UNION MUTUAL INS CO	OK	STMT NOT RECD
AMERICAN MUTUAL INS CO	OR	WAIVED
EMPLOYEE BENEFITS INS	OR	IEE NOT RECD
OREGON FAIR PLAN ASN	OR	WAIVED
AMERICAN CASUALTY CO O	PA	IEE NOT RECD
AMERICAN OVERSEAS REIN	PA	ST PGS NOT RECD
BIRMINGHAM FIRE INS CO	PA	IEE NOT RECD
CAMBRIA COUNTY MUTUAL	PA	FEE NOT RECD
COAL & CLAY MINE SUBSI	PA	STMT NOT RECD
COLONIAL PENN INS CO O	PA	ST PGS NOT RECD
CONSUMER SERVICE CASUA	PA	STMT NOT RECD
FAMILY MEDICAL CARE IN	PA	ST PGS NOT RECD
FORTUNE ASSURANCE CO I	PA	ST PGS NOT RECD
GENERAL ACC F & L ASR	PA	IEE NOT RECD
INS CO OF NORTH AMERIC	PA	IEE NOT RECD
INS CO OF THE STATE OF	PA	IEE NOT RECD
MENNONITE INDEMNITY IN	PA	ST PGS NOT RECD
MID CONTINENT INS CO	PA	ST PGS NOT RECD
NATIONAL UNION FIRE IN	PA	IEE NOT RECD
PENNSYLVANIA GENERAL I	PA	IEE NOT RECD
PENNSYLVANIA REINSURAN	PA	ST PGS NOT RECD
PENNSYLVANIA SURFACE C	PA	STMT NOT RECD
PHILADELPHIA MUTUAL PL	PA	STMT NOT RECD
PHILADELPHIA REINSURAN	PA	ST PGS NOT RECD
PMA REINSURANCE CORP	PA	STMT NOT RECD
POTOMAC INS CO	PA	IEE NOT RECD
QUAKER CITY INS CO	PA	ST PGS NOT RECD
SCRANTON INS CO	PA	ST PGS NOT RECD
SHENANDOAH MUTUAL INS	PA	STMT NOT RECD
STUYVESANT MUTUAL PLAT	PA	STMT NOT RECD
TREMONT MUTUAL INS CO	PA	STMT NOT RECD
VALLEY FORGE INS CO	PA	IEE NOT RECD
AUTOMOBILE ACCIDENT CO	PR	STMT NOT RECD
COMPANIA MUTUAL DE FIA	PR	STMT NOT RECD
GREAT INDEMNITY INS CO	PR	IEE NOT RECD
HOME OWNERS INS CO	PR	IEE NOT RECD
PUERTO RICO F & ALLD L	PR	STMT NOT RECD
PUERTO RICO JUA	PR	STMT NOT RECD
WEST INDIES INS CO	PR	IEE NOT RECD
AMERICAN BRISTOL INS C	RI	ST PGS NOT RECD
MEDICAL MALPRACTICE JU	RI	WAIVED
PATRONS FIRE INS CO OF	RI	STMT NOT RECD
RHODE ISLAND JOINT REI	RI	WAIVED
SHEFFIELD INS CO	RI	ST PGS NOT RECD
BLUE CROSS & BLUE SHIE	SC	IEE NOT RECD
EASTERN FIRE & CASUALT	SC	WAIVED
EQUITABLE FIRE INS CO	SC	WAIVED
PALMETTO MUTUAL FIRE I	SC	WAIVED
SOUTH CAROLINA DIV GEN	SC	WAIVED
SOUTH CAROLINA MED MAL	SC	WAIVED
SOUTH CAROLINA WIND &	SC	WAIVED
VAN TOL SURETY CO INC	SD	STMT NOT RECD
WATERTOWN MUTUAL PLATE	SD	STMT NOT RECD
FARMERS MUTUAL F I C O	TN	WAIVED
HOSPITAL UNDERWRITING	TN	WAIVED
NATIONAL TRUST FIRE IN	TN	STMT NOT RECD
PARTHENON INS CO	TN	WAIVED
PINKERTONS INS CO	TN	WAIVED
STATE VOLUNTEER MUTUAL	TN	WAIVED
TENNESSEE FARMERS MUTU	TN	WAIVED
TENNESSEE INS CO	TN	WAIVED
AMERICAN GENERAL FIRE	TX	IEE NOT RECD
AMERICAN GENERAL LLOYD	TX	IEE NOT RECD
AMERICAN INDUSTRIES FI	TX	STMT NOT RECD
AMERICAN STATES LLOYDS	TX	ST PGS NOT RECD
ATLANTIC INS CO	TX	ST PGS NOT RECD
AUTOMATED FINANCIAL IN	TX	ST PGS NOT RECD
BANKERS STANDARD FIRE	TX	IEE NOT RECD
CAPITOL COUNTY MUTUAL	TX	IEE NOT RECD
CENTRAL LLOYDS	TX	IEE NOT RECD
CNA LLOYDS OF TEXAS	TX	WAIVED
COMMODORE INS CO	TX	IEE NOT RECD
COMMONWEALTH COUNTY MU	TX	IEE NOT RECD
CONSOLIDATED INS ASN	TX	STMT NOT RECD
CONSOLIDATED LLOYDS	TX	STMT NOT RECD
CONSUMERS COUNTY MUTUA	TX	STMT NOT RECD
EMPLOYERS CASUALTY CO	TX	IEE NOT RECD
EMPLOYERS INDEMNITY CO	TX	IEE NOT RECD
FIRST NATIONAL INDEMNI	TX	FEE NOT RECD
GENERAL INDEMNITY INS	TX	IEE NOT RECD
GREAT WESTERN COUNTY M	TX	STMT NOT RECD
GUARANTY COUNTY MUTUAL	TX	IEE NOT RECD
HARTFORD LLOYDS INS CO	TX	IEE NOT RECD
HOME STATE COUNTY MUTU	TX	STMT NOT RECD
INA COUNTY MUTUAL INS	TX	IEE NOT RECD
INA OF TEXAS	TX	IEE NOT RECD
INDUSTRIAL COUNTY MUTU	TX	IEE NOT RECD
LLOYDS OF AMERICA INS	TX	FEE NOT RECD
MAX MARTINEZ FUNERAL I	TX	STMT NOT RECD
MILLERS CASUALTY INS C	TX	STMT NOT RECD
MILLERS MUTUAL FIRE IN	TX	STMT NOT RECD
NATIONAL COUNTY MUTUAL	TX	IEE NOT RECD

JUNE 3, 1981

COMPANIES NOT INCLUDED IN 1980 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
NATIONAL STANDARD INS	TX	IEE NOT RECD
NEW HG INS CO	TX	IEE NOT RECD
NORTHERN COUNTY MUTUAL	TX	IEE NOT RECD
OAKLEY-METCALF INS CO	TX	STMT NOT RECD
OLD AMERICAN CTY MUTUA	TX	IEE NOT RECD
OLD FAITHFUL CTY MUTUA	TX	IEE NOT RECD
OLD UNITED CAS CO	TX	STMT NOT RECD
OMEGA CONTACT LENS INS	TX	STMT NOT RECD
PRODUCERS LLOYDS INS C	TX	IEE NOT RECD
PROGRESSIVE COUNTY MUT	TX	IEE NOT RECD
RENTAL INS SERVICE EXC	TX	STMT NOT RECD
REPUBLIC VANGUARD REIN	TX	ST PGS NOT RECD
SAINT PAUL INS CO	TX	IEE NOT RECD
SAINT PAUL LLOYDS	TX	ST PGS NOT RECD
SCOR REINSURANCE CO	TX	ST PGS NOT RECD
SELECT INS CO	TX	ST PGS NOT RECD
SIGNAL INS LLOYDS CO	TX	STMT NOT RECD
SOUTHERN COUNTY MUTUAL	TX	FEE NOT RECD
SUPERIOR LLOYDS INS CO	TX	STMT NOT RECD
TEXAS COMPENSATION INS	TX	STMT NOT RECD
TEXAS INS CO	TX	STMT NOT RECD
TRADERS & GENERAL INS	TX	IEE NOT RECD
TRANS AUTOMOTIVE INS C	TX	STMT NOT RECD
UNDERWRITERS AT C U LL	TX	IEE NOT RECD
UNION NATIONAL LLOYDS	TX	STMT NOT RECD
UNION PACIFIC INS CO	TX	STMT NOT RECD
WAUSAU COUNTY MUTUAL I	TX	STMT NOT RECD
CONTINENTAL HERITAGE I	UT	STMT NOT RECD
PROFESSIONAL INS EXCHA	UT	STMT NOT RECD
AUGUSTA MUTUAL FIRE IN	VA	WAIVED
BEDFORD COUNTY MUTUAL	VA	WAIVED
COMMONWEALTH MUTUAL FI	VA	WAIVED
DAN RIVER FARMERS MUTU	VA	WAIVED
FARMERS MUTUAL F I C O	VA	WAIVED
FAUQUIER HOME MUTUAL F	VA	WAIVED
GRAYSON-CARROLL-WYTHE	VA	WAIVED
HENRICO MUTUAL FIRE IN	VA	WAIVED
INTERSTATE MUTUAL FIRE	VA	WAIVED
LOUDON MUTUAL INS CO	VA	WAIVED
MUTUAL ASR SOC AG F ON	VA	STMT NOT RECD
MUTUAL FIRE INS ASN	VA	WAIVED
NORTHERN NECK MUTUAL F	VA	WAIVED
PATRICK COUNTY FMRS M	VA	WAIVED
PRINCE GEORGE MUTUAL F	VA	WAIVED
ROCKINGHAM MUTUAL INS	VA	WAIVED
SHENANDOAH MUTUAL FIRE	VA	WAIVED
SMYTH COUNTY MUTUAL FI	VA	WAIVED
VIRGINIA HOSPITAL INS	VA	STMT NOT RECD
VIRGINIA MEDICAL MALPR	VA	STMT NOT RECD
DOME INS CO INC	VI	STMT NOT RECD
AMERICAN FIDELITY CO	VT	IEE NOT RECD
NORTHERN ASSURANCE CO	VT	IEE NOT RECD
CONSUMERS INS EXCHANGE	WA	IEE NOT RECD
EAGLE PACIFIC INS CO	WA	IEE NOT RECD
FIRST NATIONAL INS CO	WA	IEE NOT RECD
GENERAL INS CO OF AMER	WA	IEE NOT RECD
RAINIER INS CO	WA	ST PGS NOT RECD
SAFECO INS CO OF AMERI	WA	IEE NOT RECD
WASHINGTON FAIR PLAN	WA	WAIVED
ALPHA PROPERTY & CASUA	WI	ST PGS NOT RECD
BARABOO MUTUAL FIRE IN	WI	STMT NOT RECD
CALAMUS MUTUAL INSURAN	WI	WAIVED
CAPITOL LAND TITLE INS	WI	STMT NOT RECD
GREAT SOUTHWEST SURPLU	WI	WAIVED
INTERGROUP PREPAID HE	WI	ST PGS NOT RECD
LOCAL GOVERNMENT PROPE	WI	IEE NOT RECD
MGIC ASSURANCE CORP	WI	ST PGS NOT RECD
MGIC REINSURANCE CORP	WI	ST PGS NOT RECD
MUTUAL SPREAD LOSS REI	WI	STMT NOT RECD
PROGRESSIVE NORTHERN I	WI	ST PGS NOT RECD
WISCONSIN FAIR PLAN	WI	WAIVED
WISCONSIN HEALTH CARE	WI	IEE NOT RECD
WISCONSIN HOSPITAL ASN	WI	FEE NOT RECD
WISCONSIN INTERSCHOLAS	WI	STMT NOT RECD
WORKMENS COMPENSATION	WV	WAIVED

PROFITABILITY AND MARKET SHARE RESULTS - 1980
TOTAL ALL LINES (000 OMITTED) 3/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PLCYHRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
STATE FARM (ILL) GRP	6,045,361	8.6	8.6	7,766,202	4.9	66.2	10.5	2.9	14.4	2.3	0.0	2.3	2.0	6.3
ALLSTATE INS GRP	5,488,058	5.9	14.5	5,339,019	6.0	69.6	10.2	3.7	15.5	3.7	0.0	-0.5	-1.5	3.8
AETNA LIFE&CAS CO	4,182,315	4.5	19.0	4,201,980	10.1	74.3	3.6	6.7	15.6	2.9	0.7	-2.1	-4.7	3.5
TRAVELERS INS COS	2,921,657	3.1	22.1	3,003,320	8.6	68.6	9.8	7.0	17.6	3.7	1.1	-1.5	-4.2	2.4
LIBERTY MUTUAL COS	2,867,423	3.1	25.2	2,826,331	9.7	73.2	11.5	4.7	6.3	3.3	9.3	-0.6	-4.5	2.0
INS CO OF NA	2,553,184	2.7	27.9	2,481,695	8.7	64.1	9.4	8.6	17.3	3.5	1.4	-0.1	-2.5	4.1
FARMERS INS GROUP	2,552,756	2.7	30.6	2,504,792	5.4	69.0	8.0	0.2	21.5	1.9	0.5	0.2	-0.6	4.1
FIREMENS FUND GRP	2,459,156	2.6	33.2	2,431,344	8.3	60.6	8.0	10.2	19.3	3.4	1.4	-0.2	-1.9	5.0
CONTINENTAL CORP	2,388,593	2.5	35.7	2,256,557	8.0	67.0	9.1	8.7	19.3	2.4	0.4	-1.9	-3.7	3.0
U.S. FID&GTY GRP	2,052,443	2.2	37.9	2,040,871	5.7	58.6	7.7	5.0	20.8	3.2	1.0	2.7	2.0	6.6
AMERICAN INT L GRP	1,902,275	2.0	40.0	1,839,376	5.6	63.4	8.8	6.3	14.4	2.7	0.3	3.2	2.2	6.4
NATIONWIDE CORP GR	1,872,401	2.0	42.0	1,814,759	4.6	66.3	7.4	4.8	17.4	3.0	0.2	1.0	0.5	4.4
HOME NY GROUP	1,689,857	1.8	43.8	1,639,575	9.4	69.3	9.5	8.3	17.2	2.6	1.4	-0.5	-4.5	1.6
CRUM&FORSTER I COS	1,620,970	1.7	45.5	1,628,123	1.0	60.5	11.3	9.3	18.0	3.0	1.2	-1.4	-1.8	-0.9
THE ST. PAUL COS	1,520,061	1.6	47.2	1,466,945	8.3	61.8	11.4	8.9	19.1	3.0	0.4	-2.1	-2.5	5.7
CNA/INS GRP	1,418,916	1.5	48.7	1,398,665	11.9	70.8	7.7	5.8	19.8	2.5	1.9	-1.2	-4.6	4.6
COMMERCIAL UNION GRP	1,115,897	1.2	49.9	1,042,681	7.8	59.5	11.2	10.9	20.3	3.4	0.7	0.8	-3.3	0.9
PRUDENTIAL OF AM GRP	1,034,152	1.1	51.0	963,104	5.7	72.5	9.5	6.1	16.5	1.4	0.0	-0.7	-3.3	0.4
CONNECTICUT GEN I	1,011,784	1.1	52.1	990,175	13.7	69.4	9.9	7.8	19.9	3.1	1.4	-4.0	-6.2	6.3
CHUBB & SON INC GRP	1,003,686	1.1	53.1	967,169	6.2	57.9	7.6	11.4	20.4	2.4	0.9	0.8	-0.3	4.9
ROYAL INSURANCE	952,184	1.0	54.1	928,961	9.1	60.6	8.4	11.7	19.7	2.2	1.6	2.0	-2.4	2.7
RELIANCE GROUP INC	931,351	1.0	55.1	942,439	10.5	59.7	10.6	9.3	20.2	3.0	0.6	2.1	-1.8	5.0
KEMPER INS COS	902,606	1.0	56.1	878,508	5.4	62.9	8.0	6.1	20.2	2.5	2.5	-0.8	-1.6	3.2
AMERICAN FINANC GRP	896,819	1.0	57.1	858,361	7.7	63.2	8.9	8.4	19.3	3.0	1.9	0.9	-2.5	2.0
EMPLOYERS I-WAUSAU	832,962	0.9	58.0	819,962	12.1	65.8	14.8	7.0	8.1	3.3	7.5	1.2	-3.6	4.3
SAFECO INS GROUP	820,162	0.9	58.8	797,536	2.2	56.9	7.9	4.5	27.9	2.6	1.1	-0.1	-0.5	1.5
OHIO CASUALTY GRP	788,757	0.8	59.7	774,302	4.7	55.5	10.1	3.5	25.0	3.3	1.0	1.0	0.8	5.3
USAA GROUP	775,789	0.8	60.5	822,820	4.7	61.1	11.8	1.6	11.6	2.7	11.7	1.8	-0.3	2.4
GENERAL REIN GROUP	724,426	0.8	61.3	716,140	12.4	67.1	4.7	2.7	24.0	0.4	0.0	1.5	0.6	12.1
TRANSAMERICA CORP	716,517	0.8	62.1	700,806	6.3	57.0	9.9	6.2	24.3	3.1	1.8	-0.0	-1.2	4.2
TOTAL ABOVE 30 WRITERS	57,994,518	62.1	62.1	56,842,618	7.2	66.1	9.5	6.0	17.1	2.9	1.4	0.1	-1.6	4.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
TOTAL ALL LINES (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
SENTRY INS GROUP		698,405	0.7	62.8	697,672	5.4	59.3	9.2	11.1	16.5	3.6	1.5	1.7	-0.7	2.5
AMERICAN GENERAL GRP		643,491	0.7	63.5	635,684	6.8	64.6	8.8	9.0	19.1	3.1	0.8	-1.1	-2.9	2.6
GENERAL ACC INS GRP		624,613	0.7	64.2	605,842	9.3	62.7	7.8	7.4	20.3	3.2	0.2	0.1	-0.9	7.6
GOVERNMENT EMPLS GRP		623,611	0.7	64.8	605,110	5.1	67.3	13.2	5.8	7.1	3.0	0.0	2.6	2.0	6.1
AMERICAN FAMILY IN		585,978	0.6	65.5	564,442	3.2	65.6	8.9	5.7	15.4	2.2	0.0	1.4	1.2	4.0
LINCOLN NATIONAL C		556,532	0.6	66.1	556,158	5.0	61.3	8.6	6.2	23.1	2.1	0.1	-0.2	-0.7	3.9
MOTORS INS CORPGRP		490,172	0.5	66.6	472,451	7.6	63.3	13.5	3.5	16.1	2.7	0.0	2.1	0.4	6.2
INTERINS EXCHANGE-AUTO CLUB OF SN CA		487,319	0.5	67.1	460,424	7.9	73.9	13.9	4.6	12.7	3.4	4.6	-4.7	-6.0	1.6
AUTO-OWNERS GROUP		486,146	0.5	67.6	478,434	4.7	66.6	6.6	2.4	21.4	1.5	0.1	1.1	0.8	5.0
AMERICA GROUP		483,471	0.5	68.1	466,751	6.0	58.3	8.7	7.1	21.3	2.1	1.6	1.1	0.5	5.8
MUTUAL HOSPITAL INS INC	IN	462,625	0.5	68.6	467,906	1.7	98.5	2.1	1.4	1.0	0.0	0.0	-0.6	-1.6	-0.7
STATE COMPENSATION INS FUND	CA	459,048	0.5	69.1	459,418	23.0	55.8	8.0	3.6	3.2	2.0	31.5	8.7	-2.2	10.2
METROPOLITAN GROUP		445,111	0.5	69.6	461,775	9.7	93.5	6.8	4.8	13.1	1.7	0.0	-4.7	-10.8	-5.5
ZURICH-AMN INS COS		441,088	0.5	70.1	424,051	10.9	65.2	10.6	9.4	19.9	2.5	1.4	0.1	-4.9	1.6
AUTOMOBIL CLUB-M		414,449	0.4	70.5	414,586	9.3	77.5	15.2	4.7	15.0	-0.2	0.0	-3.2	-6.7	0.2
CALIFORNIA STATE AUTO ASN INTI 60	CA	407,681	0.4	71.0	375,583	6.3	60.0	14.7	1.8	8.3	2.1	15.4	0.2	-1.2	3.9
EMPLOYERS REI CORP		385,904	0.4	71.4	373,264	12.5	70.2	5.4	1.7	25.4	0.8	0.0	1.1	-1.8	7.9
OHIO MEDICAL INDEMNITY MUTUAL CORPOR		383,662	0.4	71.8	387,739	5.5	96.2	5.5	6.5	0.0	0.2	0.0	-1.3	-4.6	-1.6
SWISS REINSURANCE		382,052	0.4	72.2	375,892	11.7	70.7	4.3	0.0	34.1	0.2	0.0	0.0	-4.9	2.6
ARMCO INS GRP INC		364,734	0.4	72.6	355,990	6.7	59.3	8.3	8.2	20.3	2.6	0.8	1.6	0.3	5.7
NEW JERSEY MANUFACTURERS INS CO	NJ	354,114	0.4	73.0	336,323	10.0	70.8	8.9	1.6	3.4	1.2	18.9	0.6	-2.6	4.5
AMERICAN MU LIAB GRP		348,227	0.4	73.3	351,003	10.4	70.1	10.5	5.8	7.0	3.7	8.1	2.4	-2.8	2.9
MISSION EQUITIES GRP		332,547	0.4	73.7	328,037	8.8	57.9	8.5	5.5	15.1	3.6	6.7	2.0	1.4	9.5
COLONIAL PENN GRP		328,061	0.4	74.0	319,254	8.0	60.3	13.3	6.1	15.7	2.6	0.0	4.3	1.1	5.7
WESTERN INS COS		323,488	0.3	74.4	320,302	5.1	57.0	10.8	8.8	18.0	2.9	1.0	1.1	0.8	5.5
REPUBLIC FNCL SVC		314,082	0.3	74.7	302,617	2.9	55.1	4.5	2.5	34.4	1.5	0.0	1.5	1.1	3.4
ERIE INS GRP		303,804	0.3	75.0	287,931	5.4	70.5	8.7	7.4	10.8	2.6	3.7	-1.3	-2.0	3.0
MUTUAL MEDICAL INS INC	IN	259,672	0.3	75.3	260,785	3.3	100.4	4.4	2.8	1.7	-0.0	0.0	-2.7	-5.0	-3.2
FREMONT INDEM GRP		256,457	0.3	75.6	249,023	5.8	52.1	10.2	4.1	18.8	2.6	8.8	2.4	1.8	6.7
SAIF CORPORATION	OR	254,838	0.3	75.9	223,568	23.0	63.1	6.3	1.9	2.9	5.5	18.8	11.3	0.8	13.3
TOTAL ABOVE 60 WRITERS		70,897,900	75.9	75.9	69,460,533	7.3	66.5	9.4	5.9	16.8	2.8	1.8	0.2	-1.7	4.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
TOTAL ALL LINES (000 OMITTED) 8/15/81
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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
UTICA MUTUAL I GRP		251,002	0.3	76.1	237,530	4.9	55.5	12.1	6.2	19.1	3.7	6.0	0.3	-1.4	1.9
COUNTRY COMPANIES		249,266	0.3	76.4	245,173	4.6	66.9	7.3	3.1	17.0	1.1	2.6	1.8	1.1	4.8
MICHIGAN MUTUAL GRP		239,305	0.3	76.7	237,362	10.5	69.4	12.1	4.5	13.3	2.0	4.3	1.0	-3.0	3.9
ATLANTIC COMPANIES		238,768	0.3	76.9	237,837	7.3	56.4	9.9	9.5	18.9	3.2	6.2	0.0	-2.2	3.2
MFA MUTUAL INS COS		234,606	0.3	77.2	231,642	4.2	65.7	10.1	8.9	15.4	2.3	0.0	-0.3	-1.3	2.1
PENN MAN ASN INS GRP		233,281	0.2	77.4	207,577	18.0	77.0	9.5	3.5	5.9	3.3	15.5	0.3	-7.9	3.0
SOUTHERN FARM BUREAU CASUALTY INS	MS	232,461	0.2	77.7	226,649	4.2	70.9	7.6	2.0	11.0	1.5	6.7	0.6	0.2	3.9
UNIGARD INS GROUP		232,165	0.2	77.9	227,009	6.3	58.0	9.3	6.2	26.1	2.3	1.8	0.2	-2.0	2.4
HARLEYSVILLE MUTUAL INS CO	PA	226,123	0.2	78.2	217,490	5.5	60.7	7.4	1.0	24.8	3.0	2.2	1.8	0.5	4.7
CINCINNATI FNCL CP		225,716	0.2	78.4	219,475	4.8	57.3	7.1	3.1	23.5	2.1	0.2	3.1	3.5	8.2
AMICA MUTUAL INS CO	RI	213,291	0.2	78.6	202,380	6.4	52.1	11.2	4.2	13.9	3.0	22.8	-0.6	-3.9	-0.3
WESTFIELD COMPANIE		210,126	0.2	78.8	205,649	2.1	58.5	7.6	8.3	22.2	2.2	0.3	0.5	0.5	2.5
TELEDYNE GROUP		208,387	0.2	79.1	199,858	8.1	51.3	7.4	7.3	23.5	2.5	0.9	5.1	3.8	10.0
STATE AUTO MUT GRP		205,351	0.2	79.3	204,123	3.7	59.2	9.2	8.0	22.7	1.9	0.3	0.0	-0.7	2.5
DEERE & CO GRP		199,243	0.2	79.5	202,324	5.7	83.8	2.2	1.5	3.4	1.1	0.4	5.2	4.1	8.1
EMPLOYERS CAS CP		189,110	0.2	79.7	185,413	6.1	63.0	11.1	6.9	7.9	2.3	4.7	2.8	2.3	7.5
HANSECO INS CO	DE	188,415	0.2	79.9	193,436	4.9	68.6	8.0	1.0	28.3	0.0	0.0	-0.5	-3.3	-0.6
EMPLOYERS MUTUAL C		187,427	0.2	80.1	183,711	6.9	58.6	7.8	8.3	19.6	2.7	1.0	2.9	1.1	6.1
BERKSHIRE-HATHAWAY		187,238	0.2	80.3	187,560	8.0	51.8	11.1	6.3	24.1	1.8	1.2	3.8	1.9	7.8
SKANDIA GROUP		179,309	0.2	80.5	174,715	10.0	65.3	5.6	0.9	29.8	0.3	0.0	2.4	-1.0	5.7
SELECTED RISKS GRP		175,989	0.2	80.7	169,023	8.1	57.1	10.9	5.4	21.8	2.2	0.7	2.6	1.1	7.4
MUNICH GRP		174,788	0.2	80.9	172,150	7.1	68.1	4.1	1.7	33.2	0.1	0.0	-0.4	-3.9	0.2
PENNSYLVANIA NTL MUTUAL CAS INS COPA		170,754	0.2	81.1	167,263	6.2	60.7	6.3	9.8	18.2	3.4	2.6	0.7	-0.5	4.6
OLD REPUBLIC GROUP		168,906	0.2	81.2	152,248	12.2	66.1	10.2	5.9	9.5	3.7	11.2	-1.0	-3.5	6.8
AID INS SERVICES		168,683	0.2	81.4	164,211	4.0	58.8	8.9	5.8	21.0	2.8	1.2	1.7	0.8	3.8
ALLENDALE INS GRP		167,993	0.2	81.6	207,361	20.8	75.6	9.0	14.6	29.5	3.5	0.1	-5.3	-17.4	-6.1
AGIC INVESTMENT CP		164,821	0.2	81.8	151,599	23.1	59.4	3.2	9.9	16.1	3.5	0.0	9.4	3.2	19.6
GRANGE MUTUAL CASUALTY CO	OH	161,807	0.2	81.9	157,800	5.1	62.9	6.3	3.0	24.4	1.1	0.0	1.6	1.2	5.7
GULF INS CO GRP		157,832	0.2	82.1	157,558	7.8	57.1	11.9	11.7	21.6	3.4	0.9	-0.4	-3.5	1.7
FEDERATED MUTUAL GRP		156,253	0.2	82.3	149,608	7.4	61.9	8.7	9.2	14.4	3.0	1.8	2.1	0.5	6.2
TOTAL ABOVE 90 WRITERS		76,896,816	82.3	82.3	75,336,267	7.3	65.2	9.4	5.9	17.0	2.7	1.9	0.3	-1.6	4.1

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ARMCO INC		154,610	0.2	82.4	156,253	8.0	75.7	9.5	5.6	26.9	1.6	0.0	-3.2	-10.4	-3.2
UNIVERSAL UNDERWRITERS INS CO	MO	154,052	0.2	82.6	153,577	4.6	51.6	7.9	1.1	22.5	2.3	9.6	2.6	2.6	6.9
UNITED FARM BUREAU MUTUAL INS CO	IN	153,312	0.2	82.8	152,619	3.0	73.6	9.1	1.0	15.3	0.6	0.0	0.8	0.2	2.5
MOTORISTS MUTUAL INS CO	OH	152,599	0.2	82.9	150,070	5.0	65.0	9.6	5.3	21.3	1.3	0.0	0.4	-1.4	2.1
PROGRESSIVE GROUP		152,166	0.2	83.1	136,404	6.2	44.8	8.2	4.4	26.1	3.1	0.0	7.1	7.3	12.5
PHOENIX OF LONDON		151,560	0.2	83.3	147,133	7.3	68.4	8.9	9.2	19.4	2.4	0.4	-2.9	-4.6	1.7
HARTFORD STM BOILR		146,243	0.2	83.4	141,165	4.7	27.8	1.9	30.1	26.0	4.6	0.0	5.9	5.2	8.4
INDIANA GRP INC		143,313	0.2	83.6	142,793	3.2	55.6	8.6	3.0	26.5	1.8	0.2	2.2	2.4	5.4
FINANCIAL SEC GRP		141,977	0.2	83.7	140,195	4.7	64.3	6.9	6.1	26.0	1.5	0.2	-1.4	-2.7	1.1
CALIF CAS MANAGEMT		141,533	0.2	83.9	134,672	7.2	59.0	10.1	0.5	18.6	2.2	6.5	3.8	2.2	7.5
SOUTH CAROLINA I GRP		136,199	0.1	84.0	131,597	4.7	61.2	9.9	2.5	23.7	3.1	0.3	0.5	-0.4	3.5
ARKWRIGHT-BOSTON GRP		135,579	0.1	84.2	146,015	11.1	56.6	3.0	18.0	12.4	3.7	4.1	4.7	1.2	8.6
PEERLESS GROUP		132,568	0.1	84.3	125,683	8.0	62.6	9.1	3.8	24.8	2.8	0.8	1.8	-2.1	2.2
ORION CAPITAL GRP		131,521	0.1	84.5	135,278	6.0	57.7	8.0	6.8	25.8	4.0	0.4	1.4	-1.5	1.8
BITUMINOUS CAS CP		130,132	0.1	84.6	129,597	11.4	56.4	14.0	10.5	17.5	3.6	1.0	0.1	-1.6	8.3
ELECTRIC MUTUAL GRP		128,683	0.1	84.7	127,725	11.7	55.9	14.9	1.4	3.4	3.0	27.1	-0.3	-3.0	6.3
MEDICAL LIABILITY MUTUAL INS CO	NY	127,321	0.1	84.9	113,873	35.1	119.6	20.1	0.4	1.8	2.1	0.0	-5.9	-23.3	-3.2
SHELBY MUTUAL INS CO OF SHELBY OHIO	OH	124,626	0.1	85.0	122,371	4.9	59.9	8.8	6.6	25.5	2.8	0.6	-0.6	-2.3	1.2
STATE WORKMENS INS FUND	PA	118,247	0.1	85.1	104,210	31.5	79.6	3.7	1.6	0.4	2.6	0.0	20.1	6.5	23.6
CENTRAL MUT I C-OH		117,936	0.1	85.3	115,563	5.8	58.9	9.4	6.6	23.5	3.6	1.3	-0.4	-1.8	2.8
PREFERRED RISK MUTUAL INS CO	IA	117,193	0.1	85.4	114,055	3.6	53.6	8.6	10.3	17.6	3.0	0.3	1.2	0.9	4.1
IOWA NATIONAL MUTUAL INS CO	IA	114,570	0.1	85.5	114,526	4.4	61.4	9.0	12.1	20.7	3.0	0.2	-2.4	-3.5	0.3
MERCHANTS MUTUAL GRP		114,408	0.1	85.6	141,097	6.8	89.2	15.8	10.3	10.6	4.1	0.3	-11.6	-16.4	-11.9
PROTECTION MUTUAL INS CO	IL	112,867	0.1	85.7	101,307	16.2	85.5	4.2	20.5	5.6	3.7	0.0	-3.5	-10.6	0.0
CENTENNIAL CORP		110,781	0.1	85.9	115,974	6.2	45.4	7.8	7.4	26.9	4.0	0.0	6.5	4.6	8.2
HIGHLANDS GRP		110,100	0.1	86.0	107,428	13.6	77.7	18.9	5.6	0.1	4.2	1.0	-1.2	-4.1	7.3
NATIONAL GRANGE M		106,766	0.1	86.1	108,306	6.6	66.0	11.4	7.7	21.6	3.3	0.6	-2.0	-5.7	-2.1
PUBLIC SERVICE MUTUAL INS CO	NY	104,441	0.1	86.2	102,679	10.8	73.2	8.9	7.3	11.8	3.5	0.6	1.1	-2.8	4.4
ANDOVER GRP		101,902	0.1	86.3	103,956	4.6	58.6	9.0	4.2	27.8	2.6	0.8	-0.6	-1.6	2.2
AMERICAN UNVSL GRP		100,543	0.1	86.4	94,581	9.4	69.4	14.0	2.0	17.8	2.0	0.2	1.4	-2.9	2.6
TOTAL ABOVE 120 WRITERS		80,763,582	86.4	86.4	79,137,669	7.4	66.1	9.4	5.9	17.0	2.7	1.9	0.3	-1.6	4.1

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DRUM CORP		99,976	0.1	86.5	102,954	2.4	39.9	4.5	1.7	48.3	4.8	0.0	1.0	0.4	2.2
STATE COMPENSATION INS FUND	CO	99,435	0.1	86.6	98,985	20.5	93.9	4.0	2.7	0.0	1.3	10.1	3.9	-6.5	4.6
RANGER INS CO	DE	98,783	0.1	86.7	96,561	5.7	58.5	10.1	6.0	20.1	4.7	1.0	0.2	-0.2	5.1
ALABAMA FARM GROUP		98,476	0.1	86.8	115,784	3.2	62.2	3.3	4.3	24.2	1.6	2.7	1.6	0.9	3.3
GUARDIAN ROYAL EXC		97,285	0.1	86.9	94,438	6.4	55.4	6.2	4.2	26.5	1.7	0.0	4.6	3.2	7.7
EMPIRE MUTUAL GRP		96,752	0.1	87.1	98,913	12.9	66.7	14.4	9.9	18.5	4.0	0.0	-1.6	-7.3	1.0
AMERICAN HARDWARE MUTUAL INS CO	MN	95,659	0.1	87.2	96,147	5.7	64.8	11.2	7.9	15.0	3.8	4.4	-2.6	-3.9	1.1
JC PENNEY CASUALTY INS CO	OH	95,035	0.1	87.3	92,620	9.3	70.1	11.0	13.3	11.2	3.2	0.0	0.5	-4.8	0.5
NATIONAL FARMERS GRP		95,004	0.1	87.4	92,328	4.8	70.7	11.0	1.5	27.6	3.2	0.2	-4.9	-7.6	-4.4
EQUITABLE GENERAL INS CO	IA	91,962	0.1	87.5	107,850	3.7	85.5	1.5	2.6	5.3	1.6	-0.0	3.3	1.9	4.0
MCMILLEN GROUP		90,162	0.1	87.6	87,943	4.1	57.5	10.0	5.4	25.3	3.2	0.0	0.6	-0.3	2.1
AVCO CORPORATION		87,541	0.1	87.6	95,981	4.2	44.7	6.9	5.9	39.1	2.9	0.0	1.2	0.3	3.7
KEYSTONE INS CO	PA	87,401	0.1	87.7	85,615	7.6	73.3	9.4	2.7	19.1	3.3	0.0	-1.2	-4.2	1.1
KENTUCKY FARM BU GRP		87,070	0.1	87.8	85,601	4.1	63.4	7.2	1.6	17.9	0.7	0.1	4.7	5.0	3.6
MUTUAL SERVICE GRP		85,873	0.1	87.9	84,813	6.9	64.6	10.3	7.4	17.3	1.8	0.0	-0.0	-0.8	5.5
CELINA GRP		85,695	0.1	88.0	85,379	6.8	53.1	8.4	13.9	21.3	2.7	1.6	0.8	-0.6	5.0
GULF & WESTERN I GRP		85,039	0.1	88.1	84,121	6.7	57.4	9.4	8.2	21.1	2.8	0.4	3.4	0.4	4.0
MEDICAL PROTECTIVE CO	IN	84,774	0.1	88.2	83,782	21.7	33.5	54.4	3.9	1.5	3.0	0.0	5.6	1.9	19.6
ZENITH INSURANCE CO	CA	83,486	0.1	88.3	83,074	6.7	45.5	6.3	9.5	15.0	2.7	8.6	6.6	6.7	12.5
MERIDIAN MUTUAL GRP		82,654	0.1	88.4	80,022	2.9	64.9	10.6	2.9	26.1	1.9	0.0	-2.0	-3.5	-1.6
INTERFINANCIAL INC		81,545	0.1	88.5	73,965	4.4	51.5	3.0	5.6	32.4	3.5	0.0	2.9	2.2	5.6
AMERICAN IND FNCL		81,439	0.1	88.6	82,564	3.3	61.3	8.1	3.8	17.3	2.5	0.0	3.4	3.7	6.8
SIC INS GROUP		79,702	0.1	88.6	82,041	6.3	58.6	1.6	4.5	16.4	2.3	0.0	9.2	8.9	14.7
FIDELITY & DEPOSIT CO OF MARYLAND	MD	79,686	0.1	88.7	80,416	4.9	28.5	9.0	17.4	32.6	5.0	0.0	4.4	4.1	8.1
HARTFORD F & C GRP		78,338	0.1	88.8	79,302	13.0	65.7	4.0	0.0	17.5	1.5	0.0	8.1	6.1	16.2
GRINNELL MUTUAL REINSURANCE CO	IA	78,157	0.1	88.9	77,276	2.5	65.4	4.9	2.6	20.5	2.2	0.0	2.4	2.4	4.6
CAL FARM INS CO	CA	77,832	0.1	89.0	74,370	6.8	70.0	7.4	5.3	20.2	3.3	0.0	-1.4	-3.4	2.0
ALLIANZ INS CO		77,110	0.1	89.1	78,231	7.1	62.8	15.0	11.8	19.5	4.6	2.2	-4.1	-8.5	-4.8
MICHIGAN FARM BU GRP		76,692	0.1	89.1	75,204	6.3	69.1	5.4	10.1	16.0	1.2	0.8	-0.1	-1.4	3.8
TWENTIETH CENTURY INS CO	CA	76,409	0.1	89.2	72,188	4.5	69.4	9.5	6.3	3.4	2.4	0.0	4.3	4.9	9.3
TOTAL ABOVE 150 WRITERS		83,378,541	89.2	89.2	81,766,137	7.4	65.9	9.4	5.9	17.1	2.7	1.9	0.4	-1.6	4.1

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WINTERTHUR SWISS INS CO US BR	NY	75,363	0.1	89.3	80,336	7.4	72.4	7.0	4.4	23.8	1.5	1.6	-1.0	-5.7	-0.3
AMERICAN BANKERS INS CO OF FL	FL	75,332	0.1	89.4	78,546	5.0	50.8	6.2	8.6	45.9	4.2	0.0	-6.2	-8.5	-4.5
DOBSON INS GROUP		74,589	0.1	89.5	73,578	5.4	49.3	10.5	3.0	13.9	3.1	9.6	3.0	3.1	8.0
NATIONAL AMER I GRP		73,605	0.1	89.5	75,281	4.8	59.3	8.0	5.5	29.0	4.1	0.0	-0.9	-3.2	-0.2
COTTON STATES GRP		73,576	0.1	89.6	74,717	4.0	62.1	5.8	8.2	19.8	1.5	0.0	1.7	1.4	4.9
NORTH CAROLINA FARM BU MUTUAL INS GP		73,199	0.1	89.7	70,274	5.6	72.3	5.3	2.6	20.1	1.8	-0.2	-0.7	-1.1	4.3
MILWAUKEE INS GRP		72,621	0.1	89.8	69,336	3.8	58.7	9.0	9.5	18.9	1.6	0.2	1.7	1.1	4.1
THE STATESMAN GRP		72,602	0.1	89.9	75,201	4.9	65.2	14.0	5.3	21.7	2.3	0.2	-2.1	-4.7	-1.6
AMERICAN AGRICULTURAL INS CO	IN	71,193	0.1	89.9	71,315	6.9	91.3	2.5	1.6	18.9	0.1	0.0	-5.9	-7.7	-1.5
FARM BUREAU MUTUAL INS CO	IA	70,739	0.1	90.0	69,059	4.1	76.5	1.8	6.8	15.1	2.2	0.0	-3.6	-5.1	-1.7
TOTAL ABOVE 160 WRITERS		84,111,359	90.0	90.0	82,503,780	7.1	65.9	9.3	5.9	17.2	2.7	1.9	0.3	-1.6	4.1
TOTAL ALL 1142 WRITERS		93,453,789	100.0	100.0	91,636,193	7.4	65.6	9.4	6.0	17.5	2.7	1.8	0.4	-1.6	4.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
STATE FARM (ILL) GRP	3,217,084	17.6	17.6	3,159,763	6.7	68.3	13.3	2.4	12.2	2.2	0.0	1.6	0.9	6.7
ALLSTATE INS GRP	2,131,430	11.7	29.3	2,088,757	7.7	65.6	13.7	2.8	14.8	4.1	0.0	0.5	-0.5	6.3
FARMERS INS GROUP	964,497	5.3	34.6	957,948	5.8	71.5	8.0	0.1	20.4	1.8	0.0	-0.1	-1.0	4.1
NATIONWIDE CORP GR	728,279	4.0	38.6	716,423	6.3	66.9	9.5	4.3	16.3	2.8	0.0	1.1	0.2	5.6
AETNA LIFE&CAS CO	630,343	3.5	42.1	613,409	7.9	74.8	8.7	6.4	18.3	2.8	0.0	-3.6	-5.9	0.5
TRAVELERS INS COS	433,440	2.4	44.5	428,950	8.4	66.8	7.0	7.8	20.6	3.2	0.0	-0.4	-2.8	3.5
LIBERTY MUTUAL COS	406,658	2.2	46.7	381,968	7.8	77.9	13.4	3.6	12.5	3.3	0.0	-2.4	-5.8	-0.5
GOVERNMENT EMPLS GRP	367,886	2.0	48.7	362,404	7.4	67.7	14.3	5.4	6.9	3.0	0.0	2.6	1.5	7.6
CONTINENTAL CORP	330,371	1.8	50.5	314,886	7.7	70.3	11.0	7.8	19.8	2.5	0.2	-4.1	-6.2	0.2
USAA GROUP	328,725	1.8	52.3	369,167	7.3	63.0	13.9	1.2	10.4	2.6	11.6	1.9	-1.4	2.7
INS CO OF NA	299,970	1.6	54.0	296,263	7.1	61.2	7.2	9.1	17.9	3.1	0.1	2.3	0.7	6.1
INTERINS EXCHANGE-AUTO CLUB OF SN CA	276,648	1.5	55.5	272,355	10.1	72.2	14.3	2.5	13.8	3.5	4.8	-4.7	-6.0	3.6
PRUDENTIAL OF AM GRP	269,274	1.5	57.0	257,025	10.5	68.6	13.7	8.1	15.6	2.3	0.0	-0.0	-4.5	2.2
SENTRY INS GROUP	255,740	1.4	58.4	255,699	5.4	63.7	8.6	5.7	19.5	3.1	0.0	2.0	-0.4	2.8
CALIFORNIA STATE AUTO ASN INTI BU CA	238,865	1.3	59.7	221,723	8.3	56.7	15.0	1.5	8.3	2.1	14.9	2.3	0.8	7.5
FIREMENS FUND GRP	225,537	1.2	60.9	225,623	7.8	63.7	9.4	9.0	21.8	3.2	0.0	-1.9	-3.8	2.7
AMERICAN FAMILY IN	224,039	1.2	62.1	217,899	5.0	61.4	11.6	5.9	13.4	2.1	0.0	3.2	3.0	7.4
U.S. FID&GTY GRP	217,361	1.2	63.3	216,436	6.0	64.5	9.7	4.3	19.7	3.1	-0.0	0.5	-0.7	4.2
KEMPER INS COS	204,450	1.1	64.4	201,638	4.4	59.8	11.8	5.7	21.6	2.8	0.3	-0.5	-1.1	2.8
OHIO CASUALTY GRP	197,929	1.1	65.5	197,884	6.3	58.2	12.6	2.7	22.7	3.1	0.0	0.7	0.3	6.3
SAFECO INS GROUP	196,747	1.1	66.6	195,337	2.3	49.9	10.1	3.4	22.7	2.5	0.0	5.5	6.1	8.1
COLONIAL PENN GRP	170,738	0.9	67.5	165,954	11.3	61.1	14.3	7.1	12.5	2.7	0.0	5.8	1.2	7.8
AUTOMOBIL CLUB-M	157,455	0.9	68.4	159,435	18.4	97.9	26.2	9.5	22.4	-0.2	0.0	-20.8	-30.1	-16.5
GENERAL ACC INS GRP	155,276	0.9	69.3	153,372	10.4	66.8	7.7	6.7	18.9	3.3	0.0	-0.6	-1.8	7.7
COMMERCIAL UNION GRP	150,565	0.8	70.1	142,542	7.1	66.9	11.8	11.1	21.6	3.2	0.0	-3.4	-7.8	-4.0
HOME NY GROUP	128,181	0.7	70.8	125,488	9.3	72.6	7.0	10.0	15.8	2.4	-0.0	-0.3	-4.2	1.8
ERIE INS GRP	124,297	0.7	71.5	114,792	7.5	80.5	10.3	7.3	11.0	2.6	1.0	-5.3	-6.9	0.1
AMERICAN FINANC GRP	123,480	0.7	72.1	108,202	7.0	85.0	9.4	6.3	19.8	2.2	0.0	2.0	-1.0	3.2
AMERICAN INT L GRP	123,227	0.7	72.8	119,065	6.1	58.4	6.9	7.5	17.5	1.2	1.1	4.9	4.0	8.7
RELIANCE GROUP INC	115,760	0.6	73.5	115,753	12.5	62.4	11.5	7.6	18.8	2.6	0.0	3.0	-1.6	6.5
TOTAL ABOVE 30 WRITERS	13,391,252	73.5	73.5	13,156,160	7.3	67.5	11.8	4.1	15.5	2.8	0.7	0.3	-1.3	4.7

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
METROPOLITAN GROUP		110,815	0.6	74.1	104,921	0.7	71.1	15.9	8.2	21.8	3.3	0.0	-9.0	-11.0	-10.6
ROYAL INSURANCE		107,035	0.6	74.7	104,048	8.7	64.9	8.8	8.5	19.2	2.5	0.0	2.1	-2.1	2.7
AUTO-OWNERS GROUP		103,737	0.6	75.2	101,577	7.2	69.5	9.2	2.4	16.1	1.4	0.0	1.4	0.8	7.2
AMICA MUTUAL INS CO	RI	99,175	0.5	75.8	95,522	9.8	58.3	15.2	3.8	13.7	3.0	19.8	-2.1	-7.5	-1.9
SOUTHERN FARM BUREAU CASUALTY INS	MS	97,022	0.5	76.3	95,050	5.4	71.2	8.0	2.1	11.2	1.5	7.5	-0.1	-0.8	3.9
LINCOLN NATIONAL C		96,223	0.5	76.8	95,248	6.2	67.0	10.4	4.6	19.0	2.1	0.0	-0.8	-1.6	4.1
CNA/INS GRP		94,083	0.5	77.3	77,973	7.3	88.0	8.9	5.1	19.0	2.3	0.0	-9.0	-12.6	-6.9
TRANSAMERICA CORP		93,480	0.5	77.9	94,005	7.3	60.4	11.0	5.4	22.7	2.7	0.0	0.1	-1.2	5.1
CRUM&FORSTER I COS		93,325	0.5	78.4	94,170	0.5	65.4	12.4	3.6	20.0	2.7	0.0	-4.1	-4.9	-4.5
NEW JERSEY MANUFACTURERS INS CO	NJ	89,614	0.5	78.9	82,381	12.3	83.6	17.2	1.7	6.4	1.1	13.6	-7.4	-12.8	-4.0
MFA MUTUAL INS COS		88,561	0.5	79.3	88,523	5.7	58.5	13.8	8.8	13.6	2.3	0.0	2.5	1.6	6.2
PROGRESSIVE GROUP		88,500	0.5	79.8	78,750	6.3	45.3	9.1	4.4	25.3	3.0	0.0	6.9	7.0	12.3
AMERICA GROUP		87,843	0.5	80.3	84,657	7.5	64.6	10.7	6.2	19.9	2.2	0.0	-0.8	-1.9	4.7
STATE AUTO MUT GRP		72,830	0.4	80.7	72,781	4.8	62.5	11.7	7.0	21.0	1.8	0.0	-1.0	-2.1	1.9
AMERICAN GENERAL GRP		71,120	0.4	81.1	69,292	6.4	71.3	12.2	6.4	19.0	2.7	0.0	-4.1	-6.3	-1.2
COUNTRY COMPANIES		65,676	0.4	81.5	64,506	6.7	64.0	7.2	2.2	12.2	0.7	5.3	5.1	4.5	9.9
THE ST. PAUL COS		65,570	0.4	81.8	65,586	6.9	66.9	12.7	12.4	21.5	3.2	0.0	-7.6	-9.0	-2.2
GRANGE MUTUAL CASUALTY CO	OH	60,745	0.3	82.2	59,075	7.1	57.0	7.0	2.9	23.1	1.0	0.0	5.0	4.9	11.2
HARLEYSVILLE MUTUAL INS CO	PA	58,939	0.3	82.5	57,001	7.1	69.1	8.0	1.0	24.9	3.1	0.0	-1.1	-3.3	2.1
MOTORISTS MUTUAL INS CO	OH	57,084	0.3	82.8	56,266	7.7	66.5	10.1	5.8	20.9	1.3	0.0	0.3	-2.5	2.8
CHUBB & SON INC GRP		55,910	0.3	83.1	55,765	6.3	66.6	9.6	10.8	18.9	3.4	0.0	-3.2	-5.0	0.3
KEYSTONE INS CO	PA	53,750	0.3	83.4	52,320	7.6	81.9	11.5	2.7	19.1	3.3	0.0	-6.2	-10.0	-4.7
CALIF CAS MANAGEME		51,099	0.3	83.7	48,161	5.8	61.9	11.2	0.4	21.8	2.4	0.0	2.6	1.2	5.5
JC PENNEY CASUALTY INS CO	OH	50,850	0.3	84.0	49,943	13.8	64.5	14.9	13.7	11.6	3.4	0.0	2.6	-4.4	3.0
EMPLOYERS I-WAUSAU		50,032	0.3	84.2	45,414	6.0	69.1	16.8	3.0	16.4	3.4	0.5	-2.1	-5.0	-1.0
TWENTIETH CENTURY INS CO	CA	49,999	0.3	84.5	47,713	5.9	63.4	10.4	6.2	3.5	2.4	0.0	6.6	7.6	13.3
WESTERN INS COS		48,492	0.3	84.8	48,205	5.8	64.3	13.3	7.1	18.9	2.3	0.0	-2.3	-3.3	2.0
EMPIRE MUTUAL GRP		46,510	0.3	85.0	46,268	14.8	72.6	14.1	7.2	17.2	4.2	0.0	-1.7	-8.2	1.3
CONNECTICUT GEN I		46,177	0.3	85.3	48,015	9.8	67.9	11.8	8.7	21.7	2.8	0.0	-5.0	-7.0	1.9
ARMCO INS GRP INC		46,059	0.3	85.5	45,223	5.8	56.9	10.1	8.1	22.9	2.6	0.0	0.8	-0.4	4.3
TOTAL ABOVE 60 WRITERS		15,591,507	85.5	85.5	15,284,519	7.3	67.3	11.8	4.3	15.9	2.7	0.9	0.1	-1.6	4.3

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
SELECTED RISKS GRP		46,008	0.3	85.8	44,012	10.2	77.1	16.1	5.3	18.5	1.9	0.0	-6.6	-10.3	-2.2
UTICA MUTUAL I GRP		44,709	0.2	86.0	44,097	0.0	61.4	13.0	6.9	22.7	4.0	2.9	-5.0	-5.9	-5.9
NATIONAL GRANGE #		43,371	0.2	86.3	44,452	8.9	70.1	12.6	7.7	21.0	3.5	0.0	-2.9	-8.0	-3.1
MERCHANTS MUTUAL GRP		43,134	0.2	86.5	53,504	8.3	94.6	19.3	8.0	8.9	5.0	0.0	-13.6	-19.3	-13.9
PEERLESS GROUP		40,899	0.2	86.7	39,316	9.1	80.2	11.6	4.0	22.4	2.8	0.0	-5.5	-11.4	-6.4
CINCINNATI FNCL CP		39,214	0.2	86.9	37,817	7.0	62.2	10.2	3.1	21.2	2.2	0.0	0.6	0.6	1.4
HANSECO INS CO	DE	39,137	0.2	87.2	40,039	5.8	74.8	12.5	2.2	30.3	0.1	0.0	-6.4	-10.7	-7.6
PREFERRED RISK MUTUAL INS CO	IA	38,197	0.2	87.4	37,439	5.5	63.0	10.6	9.9	15.4	3.5	0.0	-0.4	-1.3	3.6
UNITED FARM BUREAU MUTUAL INS CO	IN	37,694	0.2	87.6	37,787	4.6	67.9	10.2	1.0	13.0	0.6	0.0	4.4	4.0	7.5
PENNSYLVANIA NTL MUTUAL CAS INS COPA		36,689	0.2	87.8	36,190	7.3	79.9	4.6	9.1	17.8	2.7	0.0	-5.1	-7.6	-1.6
WESTFIELD COMPANIE		36,518	0.2	88.0	35,970	3.3	64.3	11.2	6.5	19.6	1.8	0.0	-1.3	-1.7	1.3
AID INS SERVICES		36,164	0.2	88.2	35,170	5.1	55.7	10.4	3.3	18.5	2.4	0.0	5.8	5.2	9.0
PUBLIC EMPLOYEES GRP		35,501	0.2	88.4	34,501	6.6	72.7	11.6	5.2	15.2	1.5	0.0	-1.3	-3.3	1.8
MUTUAL SERVICE GRP		33,833	0.2	88.5	33,530	9.0	57.3	11.7	6.5	15.5	1.5	0.0	4.2	4.0	12.2
TELEDYNE GROUP		32,265	0.2	88.7	32,250	14.1	47.2	10.1	4.8	21.1	1.9	0.1	10.1	8.0	16.8
EMPLOYERS REI CORP		32,171	0.2	88.9	31,157	23.7	85.5	5.5	1.4	16.5	0.2	0.0	0.9	-4.9	13.7
SHELBY MUTUAL INS CO OF SHELBY OHIOH		31,182	0.2	89.1	30,653	5.6	64.2	9.1	5.2	23.0	2.7	0.0	-0.3	-2.2	1.8
MERCURY CASUALTY CO	CA	31,073	0.2	89.2	32,746	6.6	52.7	8.9	5.4	23.5	2.6	0.0	6.0	3.8	9.6
AMERICAN MU LIAB GRP		30,140	0.2	89.4	29,674	12.6	90.2	17.7	3.9	11.6	3.8	0.0	-6.8	-14.7	-7.9
MICHIGAN MUTUAL GRP		27,674	0.2	89.6	28,035	11.8	77.8	11.3	3.7	16.7	1.4	0.0	-1.0	-5.9	1.9
KENTUCKY FARM BU GRP		27,643	0.2	89.7	27,108	5.1	64.7	10.6	1.8	15.1	0.8	0.0	3.8	3.8	8.3
ALABAMA FARM GROUP		27,613	0.2	89.9	27,369	3.4	55.1	3.9	5.6	14.1	2.0	3.9	7.9	8.3	10.8
NORTH CAROLINA FARM BU MUTUAL INS NC		27,092	0.1	90.0	26,439	9.6	66.3	5.9	2.3	18.3	1.7	0.0	2.9	3.0	12.2
TOTAL ABOVE 81 WRITERS		16,409,432	90.0	90.0	16,103,774	7.3	67.4	11.7	4.4	16.0	2.7	0.8	-0.0	-1.7	4.2
TOTAL ALL 466 WRITERS		18,229,908	100.0	100.0	17,907,443	7.3	67.1	11.8	4.5	16.4	2.7	0.8	-0.0	-1.8	4.0

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PRIV PASS AUTO PHYS DAMG (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
STATE FARM (ILL) GRP	2,432,625	19.0	19.0	2,377,445	2.5	64.7	9.4	2.7	12.1	2.2	0.0	4.4	4.8	7.0
ALLSTATE INS GRP	1,399,147	10.9	30.0	1,362,954	2.2	64.2	7.7	2.8	14.7	3.9	0.0	3.3	3.6	5.5
FARMERS INS GROUP	755,162	5.9	35.9	749,640	2.1	69.9	3.5	0.1	20.2	1.8	0.0	2.3	2.4	4.3
NATIONWIDE CORP GR	434,118	3.4	39.2	428,380	0.9	64.4	4.9	2.7	16.0	2.5	0.0	4.5	5.1	5.9
AETNA LIFE&CAS CO	378,140	3.0	42.2	369,405	1.8	68.4	7.7	6.6	17.7	2.7	0.0	-1.1	-1.6	-0.2
TRAVELERS INS COS	251,360	2.0	44.2	245,934	2.2	61.7	5.4	8.0	20.3	3.0	0.0	1.3	0.9	2.5
USAA GROUP	236,508	1.8	46.0	259,732	2.1	61.0	11.8	1.2	9.6	2.6	12.2	1.6	0.8	2.0
LIBERTY MUTUAL COS	235,907	1.8	47.9	218,436	1.1	74.0	11.7	4.2	13.8	2.9	0.0	-2.7	-3.6	-2.8
AUTOMOBIL CLUB-M	229,666	1.8	49.7	228,793	3.3	64.6	7.9	1.6	10.2	-0.2	0.0	8.1	8.5	11.0
GOVERNMENT EMPLS GRP	208,331	1.6	51.3	197,900	1.5	63.7	11.0	5.2	6.4	3.0	0.0	5.2	5.8	6.9
CONTINENTAL CORP	208,329	1.6	52.9	193,806	2.2	65.4	8.3	8.4	20.0	2.5	0.1	-1.7	-2.4	-0.6
INTERINS EXCHANGE-AUTO CLUB OF SN CA	204,714	1.6	54.5	182,268	4.7	76.1	13.1	2.8	10.3	3.4	4.3	-4.6	-5.7	-1.2
MOTORS INS CORPGRP	171,993	1.3	55.9	178,709	3.5	60.9	7.9	6.7	27.0	3.2	0.0	-1.8	-3.1	-0.4
AMERICAN FAMILY IN	167,419	1.3	57.2	162,076	1.4	68.6	9.3	5.8	13.4	2.2	0.0	0.5	0.4	1.7
PRUDENTIAL OF AM GRP	149,526	1.2	58.3	142,489	3.3	72.8	12.9	7.5	15.7	2.3	0.0	-3.9	-6.0	-3.9
U.S. FID&GTY GRP	148,596	1.2	59.5	144,884	2.0	63.5	5.8	3.4	18.9	2.8	0.0	3.0	3.1	4.7
CALIFORNIA STATE AUTO ASN INTI RU CA	136,998	1.1	60.6	123,400	3.2	69.2	15.2	1.5	7.5	2.1	15.4	-4.4	-5.9	-3.3
FIREMENS FUND GRP	134,770	1.1	61.6	133,512	1.6	58.7	7.9	8.8	22.4	3.2	0.0	-0.2	-0.6	0.3
KEMPER INS COS	129,459	1.0	62.6	123,801	1.5	63.7	7.8	5.5	21.7	2.6	0.0	-0.4	-0.7	0.6
SAFECO INS GROUP	124,821	1.0	63.6	121,978	2.0	56.5	6.9	3.4	22.0	2.5	-0.2	4.0	4.4	6.2
OHIO CASUALTY GRP	122,810	1.0	64.6	121,802	1.5	59.6	8.1	2.7	22.9	3.0	0.0	1.8	2.0	3.4
SENTRY INS GROUP	117,405	0.9	65.5	118,902	1.1	60.2	6.6	7.4	19.9	3.5	0.0	1.5	1.2	1.9
TRANSAMERICA CORP	110,252	0.9	66.3	110,771	3.7	53.9	6.7	3.8	22.9	2.6	0.0	2.9	2.8	5.9
COMMERCIAL UNION GRP	104,357	0.8	67.2	98,287	1.2	65.8	10.1	11.0	21.8	3.1	0.0	-4.9	-6.4	-5.8
SOUTHERN FARM BUREAU CASUALTY INS MS	93,285	0.7	67.9	90,206	2.3	73.0	7.4	1.9	10.8	1.4	6.1	-0.0	-0.3	1.7
AUTO-OWNERS GROUP	90,694	0.7	68.6	90,635	1.0	71.4	4.3	2.0	15.5	1.3	0.0	2.6	3.0	3.3
GENERAL ACC INS GRP	83,949	0.7	69.3	81,318	3.0	67.3	8.8	6.6	18.8	3.2	0.0	-1.9	-2.5	0.3
HOME NY GROUP	81,705	0.6	69.9	79,947	1.0	62.8	11.3	10.0	16.3	1.9	0.0	-0.7	-1.2	-0.5
ERIE INS GRP	81,155	0.6	70.5	78,911	2.2	65.6	8.8	7.0	11.0	2.5	0.9	2.1	2.3	4.3
CRUM&FORSTER I COS	79,858	0.6	71.2	77,289	0.2	60.3	13.3	7.5	20.2	2.1	0.0	-1.5	-1.8	-1.6
TOTAL ABOVE 30 WRITERS	9,103,114	71.2	71.2	8,998,610	2.2	65.4	8.3	3.6	15.3	2.6	0.7	2.2	2.2	4.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO PHYS DAMG (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
CENTENNIAL CORP		77,695	0.6	71.8	80,763	2.9	46.2	6.7	7.3	26.2	4.5	0.0	5.4	4.2	6.6
COLONIAL PENN GRP		76,792	0.6	72.4	74,848	3.6	58.7	17.1	7.2	12.5	2.6	0.0	2.4	1.0	3.1
LINCOLN NATIONAL C		69,421	0.5	72.9	67,874	1.7	67.1	8.9	4.6	19.0	2.0	0.0	-0.6	-0.9	0.7
INS CO OF NA		69,368	0.5	73.4	66,779	1.7	72.6	8.1	7.3	14.3	3.3	0.2	-2.3	-3.2	-1.9
METROPOLITAN GROUP		68,684	0.5	74.0	65,013	-2.1	73.5	12.9	7.4	21.6	3.3	0.0	-9.6	-10.1	-11.2
AMERICA GROUP		68,221	0.5	74.5	65,925	1.1	60.9	6.5	6.8	19.6	1.9	0.0	2.1	2.3	3.3
RELIANCE GROUP INC		67,915	0.5	75.0	67,944	2.5	62.0	6.4	7.3	18.6	2.6	0.0	2.3	1.6	3.3
NEA MUTUAL INS COS		67,278	0.5	75.6	67,007	2.2	72.1	6.2	8.8	13.8	2.3	0.0	-1.0	-1.7	0.0
ROYAL INSURANCE		62,812	0.5	76.1	61,246	0.2	64.9	7.8	7.6	18.9	2.0	0.0	-0.5	-0.7	-0.6
AMERICAN FINANC GRP		62,296	0.5	76.6	55,326	3.1	63.3	6.7	7.0	21.1	2.3	0.0	1.0	-0.3	1.6
AMERICAN INT L GRP		61,250	0.5	77.0	59,372	1.9	64.6	6.8	5.7	22.9	1.7	1.3	-0.9	-1.6	-0.1
AMICA MUTUAL INS CO	RI	60,430	0.5	77.5	56,671	2.4	51.3	7.8	4.0	13.9	3.1	19.9	1.0	0.0	1.4
CNA/INS GRP		59,580	0.5	78.0	48,361	1.3	68.2	3.6	5.3	19.8	2.2	0.0	0.7	0.5	1.4
PROGRESSIVE GROUP		53,652	0.4	78.4	47,532	6.1	43.3	8.4	4.5	27.5	3.1	0.0	7.0	7.2	12.4
COUNTRY COMPANIES		51,324	0.4	78.8	50,599	2.0	67.3	8.4	2.1	12.1	0.7	5.4	2.2	2.2	3.8
STATE AUTO MUT GRP		51,250	0.4	79.2	50,903	2.1	63.3	9.3	6.1	21.8	1.8	0.0	-0.7	-1.2	0.6
INTERFINANCIAL INC		51,082	0.4	79.6	43,036	4.8	56.6	2.9	5.1	26.9	2.7	0.0	3.7	3.1	6.8
THE ST. PAUL COS		48,619	0.4	80.0	47,989	1.8	60.2	9.5	9.4	20.5	2.9	0.0	-1.1	-1.3	0.4
GRANGE MUTUAL CASUALTY CO	OH	46,324	0.4	80.3	45,907	2.3	69.3	4.6	2.9	23.1	1.0	0.0	-0.1	-0.5	1.6
WESTERN INS COS		45,267	0.4	80.7	44,656	1.9	60.6	5.4	6.3	19.5	2.3	0.0	2.9	3.2	5.0
AMERICAN GENERAL GRP		44,708	0.3	81.0	44,179	1.3	64.1	10.2	6.5	18.8	2.4	0.0	-0.7	-1.1	-0.0
MOTORISTS MUTUAL INS CO	OH	42,176	0.3	81.4	41,411	2.2	71.4	8.5	6.2	19.1	1.3	0.0	-2.3	-3.5	-2.1
TELEDYNE GROUP		39,532	0.3	81.7	36,673	5.1	57.1	5.3	3.8	24.5	1.9	0.0	4.6	3.9	7.9
UNITED FARM BUREAU MUTUAL INS CO	IN	38,793	0.3	82.0	38,915	1.5	68.0	8.0	1.0	11.7	0.6	0.0	5.3	5.8	7.0
MIDLAND-GUARDIAN GRP		38,210	0.3	82.3	37,740	2.9	54.6	6.5	6.4	27.7	2.9	0.0	1.9	1.0	2.9
NEW JERSEY MANUFACTURERS INS CO	NJ	37,065	0.3	82.6	35,149	2.5	68.1	8.9	1.8	6.1	0.4	13.2	1.4	0.8	2.6
JC PENNEY CASUALTY INS CO	OH	36,437	0.3	82.9	35,723	4.4	75.5	5.6	12.8	10.9	3.0	0.0	-1.5	-4.2	-1.8
CHUBB & SON INC GRP		34,007	0.3	83.1	33,252	1.3	57.8	8.6	11.7	19.7	2.6	0.0	-0.0	-0.3	0.8
AMERICAN BANKERS INS CO OF FL	FL	32,160	0.3	83.4	33,345	3.1	62.0	7.0	11.3	42.7	3.0	0.0	-11.3	-14.0	-11.6
ARMCO INS GRP INC		31,455	0.2	83.6	31,041	1.5	58.7	7.0	8.5	22.8	2.7	0.0	0.4	0.1	1.3
TOTAL ABOVE 60 WRITERS		10,696,917	83.6	83.6	10,433,789	2.2	65.0	8.2	4.1	15.9	2.6	0.8	2.0	1.9	3.7

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COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
MICHIGAN MUTUAL GRP		31,021	0.2	83.9	31,833	1.5	63.6	5.5	3.3	15.9	1.2	0.0	5.3	5.5	6.7
HARLEYSVILLE MUTUAL INS CO	PA	29,954	0.2	84.1	29,092	1.6	59.8	5.5	1.0	24.4	3.0	0.0	3.2	3.3	4.6
CALIF CAS MANAGEME		29,422	0.2	84.3	27,084	0.5	68.6	4.9	0.4	20.9	2.3	0.0	1.4	1.5	1.9
ALABAMA FARM GROUP		28,951	0.2	84.5	28,769	1.1	66.5	4.7	5.5	13.8	2.0	3.9	1.9	1.9	2.7
AID INS SERVICES		27,614	0.2	84.8	26,945	1.6	65.0	7.0	3.2	18.8	2.4	0.0	2.1	1.9	3.1
CINCINNATI ENCL CP		27,196	0.2	85.0	26,241	1.6	80.3	3.1	2.9	21.2	2.0	0.0	-4.3	-5.1	-3.5
EMPLOYERS I-WAUSAU		27,085	0.2	85.2	24,344	1.6	73.1	16.1	3.5	15.2	3.1	0.6	-4.8	-6.3	-5.2
KEYSTONE INS CO	PA	26,973	0.2	85.4	26,950	7.6	62.2	5.3	2.6	19.1	3.2	0.0	5.8	4.0	9.3
PREFERRED RISK MUTUAL INS CO	IA	26,960	0.2	85.6	26,267	1.8	62.5	4.7	9.9	15.3	3.4	0.0	2.1	2.3	3.3
MEMBERS MUTUAL GRP		26,706	0.2	85.8	24,025	2.6	68.7	5.4	12.6	7.0	1.9	0.0	3.2	2.4	4.0
SELECTED RISKS GRP		26,499	0.2	86.0	26,469	4.8	65.8	9.1	5.0	22.1	2.3	0.0	-1.0	-2.4	1.4
TWENTIETH CENTURY INS CO	CA	26,410	0.2	86.2	24,475	1.9	81.1	7.6	6.4	3.1	2.4	0.0	-0.3	-0.4	1.9
WESTFIELD COMPANIE		25,560	0.2	86.4	25,066	0.6	70.8	6.5	5.9	19.6	1.8	0.0	-2.1	-2.5	-1.9
CONNECTICUT GEN I		25,460	0.2	86.6	26,083	1.8	60.5	7.8	8.6	22.9	2.8	0.0	-1.0	-1.4	0.2
KENTUCKY FARM BU GRP		25,120	0.2	86.8	25,153	2.7	66.0	5.2	1.7	14.4	0.6	0.0	5.9	6.5	9.0
NATIONAL GRANGE M		23,977	0.2	87.0	24,403	1.5	65.5	8.9	7.5	21.1	3.0	0.0	-2.1	-3.2	-2.4
DRUM CORP		23,435	0.2	87.2	27,010	1.4	49.7	3.1	1.2	44.3	2.2	0.0	0.1	-0.3	0.7
HANSECO INS CO	DE	23,344	0.2	87.4	23,757	2.2	65.2	8.7	2.1	29.5	0.1	0.0	-1.5	-2.9	-1.8
PEERLESS GROUP		22,898	0.2	87.5	21,734	2.7	59.1	7.9	3.6	19.6	2.3	0.0	4.7	4.1	5.6
MERIDIAN MUTUAL GRP		22,555	0.2	87.7	22,303	1.2	61.2	9.2	2.7	24.1	1.8	0.0	0.9	0.5	1.4
UTICA MUTUAL I GRP		22,278	0.2	87.9	21,682	0.0	60.2	11.5	8.1	21.8	3.5	0.1	-2.4	-2.8	-2.8
CENTURY NATIONAL INS CO	CA	21,158	0.2	88.1	19,981	7.5	54.1	7.5	1.8	31.3	2.4	0.0	4.5	1.6	5.9
RANGER INS CO	DE	21,086	0.2	88.2	18,255	0.7	57.7	4.6	7.0	38.8	4.9	0.0	-5.9	-7.0	-6.4
PENNSYLVANIA NTL MUTUAL CAS INS COPA		19,479	0.2	88.4	19,254	1.2	65.7	5.5	8.0	18.4	2.5	0.0	0.1	-0.1	0.9
MERCHANTS MUTUAL GRP		19,382	0.2	88.5	23,488	1.6	65.5	7.9	8.4	8.3	2.9	0.0	3.8	3.3	4.9
PUBLIC EMPLOYEES GRP		19,218	0.2	88.7	18,681	2.3	81.7	9.8	5.0	14.7	1.4	0.0	-5.3	-6.8	-5.1
MUTUAL SERVICE GRP		18,974	0.1	88.8	19,031	2.1	69.2	6.4	6.2	15.3	1.6	0.0	0.8	0.7	2.6
AMERICAN MU LIAB GRP		18,643	0.1	89.0	18,547	1.5	76.9	9.7	4.1	9.5	3.8	0.0	-1.2	-2.2	-1.3
SHELBY MUTUAL INS CO OF SHELBY OHIOH		18,335	0.1	89.1	17,910	1.6	68.1	8.9	4.9	21.4	2.5	0.0	-2.2	-3.1	-1.9
MICHIGAN FARM BU GRP		18,250	0.1	89.3	18,257	1.6	72.5	3.9	8.2	13.0	0.9	0.0	1.0	0.9	2.2
TOTAL ABOVE 90 WRITERS		11,420,860	89.3	89.3	11,146,878	2.2	65.0	8.1	4.1	16.2	2.5	0.8	1.9	1.8	3.6

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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
NATIONAL FARMERS ORG		18,066	0.1	89.4	17,515	1.5	58.1	2.6	1.6	25.8	3.2	0.0	4.5	4.7	5.7
MERCURY CASUALTY CO	CA	17,521	0.1	89.5	17,864	3.8	52.6	8.6	5.4	22.8	2.5	0.0	5.0	4.4	7.0
KANSAS FARM BU GRP		17,061	0.1	89.7	16,596	2.1	68.0	5.9	1.5	14.6	1.5	2.4	3.2	3.3	5.0
EMPLOYERS MUTUAL C		16,300	0.1	89.8	15,809	0.9	69.5	6.8	8.5	19.4	2.7	0.1	-3.0	-3.8	-3.1
FINANCIAL SEC GRP		16,281	0.1	89.9	15,856	1.2	74.6	8.7	10.2	19.5	2.5	0.0	-6.8	-8.3	-7.3
AVCO CORPORATION		15,984	0.1	90.1	17,131	2.6	38.8	3.5	5.4	34.5	2.5	0.0	7.6	8.3	10.3
TOTAL ABOVE 96 WRITERS		11,522,077	90.1	90.1	11,247,651	2.2	65.0	8.1	4.1	16.2	2.5	0.8	1.9	1.8	3.6
TOTAL ALL 531 WRITERS		12,793,719	100.0	100.0	12,512,296	2.2	64.9	8.1	4.3	16.7	2.5	0.7	1.7	1.5	3.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
STATE FARM (ILL) GRP	5,649,709	18.2	18.2	5,537,208	4.9	66.7	11.6	2.5	12.1	2.2	0.0	2.8	2.6	6.8
ALLSTATE INS GRP	3,530,577	11.4	29.6	3,451,711	5.6	65.0	11.3	2.8	14.7	4.0	0.0	1.7	1.1	6.0
FARMERS INS GROUP	1,719,659	5.5	35.1	1,707,588	4.2	70.8	6.0	0.1	20.3	1.8	0.0	1.0	0.5	4.2
NATIONWIDE CORP GR	1,162,397	3.7	38.9	1,144,803	4.3	65.9	7.7	3.7	16.2	2.7	0.0	2.4	2.0	5.7
AETNA LIFE&CAS CO	1,008,483	3.3	42.1	982,814	5.6	72.4	8.3	6.5	18.1	2.8	0.0	-2.6	-4.3	0.2
TRAVELERS INS COS	684,800	2.2	44.3	674,084	6.1	64.9	6.4	7.9	20.5	3.1	0.0	0.2	-1.5	3.2
LIBERTY MUTUAL COS	642,565	2.1	46.4	600,404	5.4	76.5	12.8	3.8	13.0	3.2	0.0	-2.5	-5.0	-1.4
GOVERNMENT EMPLS GRP	576,217	1.9	48.3	560,304	5.3	66.3	13.1	5.3	6.7	3.0	0.0	3.5	3.0	7.4
USAA GROUP	565,233	1.8	50.1	628,899	5.2	62.2	13.0	1.2	10.1	2.6	11.8	1.8	-0.5	2.4
CONTINENTAL CORP	538,700	1.7	51.8	506,692	5.6	68.4	10.0	8.0	19.8	2.5	0.1	-3.2	-4.8	-0.1
INTERINS EXCHANGE-AUTO CLUB OF SN CA	481,362	1.6	53.4	454,623	7.9	73.7	13.8	2.6	12.6	3.4	4.6	-4.7	-5.9	1.7
PRUDENTIAL OF AM GRP	418,800	1.3	54.7	399,514	8.0	70.1	13.4	7.9	15.7	2.3	0.0	-1.4	-5.0	0.0
AMERICAN FAMILY IN	391,458	1.3	56.0	379,975	3.5	64.5	10.6	5.9	13.4	2.1	0.0	2.0	1.9	5.0
AUTOMOBIL CLUB-M	387,121	1.2	57.2	388,228	9.5	78.3	15.4	4.8	15.2	-0.2	0.0	-3.8	-7.3	-0.3
SENTRY INS GROUP	373,200	1.2	58.4	374,601	4.1	62.6	8.0	6.2	19.6	3.3	0.0	1.8	0.2	2.5
CALIFORNIA STATE AUTO ASN INTI BU CA	372,863	1.2	59.6	345,123	6.5	61.2	15.1	1.5	8.0	2.1	15.1	-0.1	-1.6	3.6
INS CO OF NA	369,338	1.2	60.8	363,042	6.1	63.3	7.4	8.8	17.3	3.2	0.1	1.5	0.0	4.6
U.S. FIDRGTY GRP	365,957	1.2	62.0	361,320	4.4	64.1	8.2	3.9	19.4	3.0	-0.0	1.5	0.8	4.4
FIREMENS FUND GRP	360,307	1.2	63.2	359,135	5.5	61.8	8.8	8.9	22.0	3.2	0.0	-1.3	-2.6	2.0
KEMPER INS COS	333,909	1.1	64.2	330,439	3.3	61.3	10.3	5.6	21.6	2.7	0.2	-0.5	-1.0	2.0
SAFECO INS GROUP	321,568	1.0	65.3	317,315	2.2	52.4	8.9	3.4	22.8	2.5	-0.1	4.9	5.5	7.4
OHIO CASUALTY GRP	320,739	1.0	66.3	319,686	4.5	58.8	10.9	2.7	22.8	3.1	0.0	1.1	1.0	5.2
COMMERCIAL UNION GRP	254,922	0.8	67.1	240,329	4.7	66.4	11.1	11.1	21.7	3.2	0.0	-4.0	-7.3	-4.7
COLONIAL PENN GRP	247,530	0.8	67.9	240,802	8.9	60.3	15.2	7.2	12.5	2.7	0.0	4.7	1.2	6.3
GENERAL ACC INS GRP	239,225	0.8	68.7	234,690	7.8	66.9	8.1	6.6	18.8	3.2	0.0	-1.1	-2.0	5.2
HOME NY GROUP	209,886	0.7	69.4	205,435	6.1	68.8	9.7	10.0	16.0	2.2	-0.0	-0.4	-3.0	0.9
ERIE INS GRP	205,452	0.7	70.0	193,703	5.4	74.4	9.7	7.2	11.0	2.6	1.0	-2.3	-3.1	1.8
TRANSAMERICA CORP	203,732	0.7	70.7	204,776	5.4	59.6	8.6	4.5	22.8	2.6	0.0	1.6	1.0	5.5
AUTO-OWNERS GROUP	194,431	0.6	71.3	192,212	4.2	70.4	6.9	2.2	15.8	1.4	0.0	2.0	1.8	5.6
SOUTHERN FARM BUREAU CASUALTY INS MS	190,307	0.6	71.9	185,256	3.9	72.1	7.7	2.0	11.0	1.4	6.8	-0.0	-0.6	2.8
TOTAL ABOVE 30 WRITERS	22,320,447	71.9	71.9	21,888,011	5.2	66.8	10.4	3.8	15.3	2.7	0.7	1.0	0.1	4.5

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
PRIV PASS AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AMERICAN FINANC GRP		185,776	0.6	72.5	163,528	5.7	64.4	7.8	6.6	20.3	2.2	0.0	1.7	-0.7	2.7
AMERICAN INT L GRP		184,477	0.6	73.1	178,437	4.7	60.4	6.9	6.9	19.3	1.4	1.1	2.9	2.2	5.8
RELIANCE GROUP INC		183,675	0.6	73.7	183,697	8.8	62.3	9.6	7.5	18.7	2.6	0.0	2.8	-0.4	5.3
METROPOLITAN GROUP		179,499	0.6	74.3	169,934	-0.4	72.0	14.7	7.9	21.7	3.3	0.0	-9.2	-10.7	-10.9
CRUMAFORSTER I COS		173,183	0.6	74.9	171,459	0.4	63.1	12.8	8.2	20.1	2.4	0.0	-3.0	-3.5	-3.2
MOTORS INS CORPORP		171,993	0.6	75.4	178,709	3.5	60.9	7.9	6.7	27.0	3.2	0.0	-1.8	-3.1	-0.4
ROYAL INSURANCE		169,847	0.5	76.0	165,294	5.6	64.9	8.4	8.2	19.1	2.4	0.0	1.1	-1.6	1.5
LINCOLN NATIONAL C		165,644	0.5	76.5	163,122	4.3	67.0	9.8	4.6	19.0	2.1	0.0	-0.7	-1.3	2.7
AMICA MUTUAL INS CO	RI	159,605	0.5	77.0	152,193	7.0	55.7	12.5	3.9	13.8	3.0	19.8	-0.9	-4.7	-0.7
AMERICA GROUP		156,064	0.5	77.5	150,582	4.7	63.0	9.9	6.5	19.8	2.1	0.0	0.4	-0.1	4.1
MFA MUTUAL INS COS		155,839	0.5	78.0	155,530	4.2	64.4	10.5	8.8	13.7	2.3	0.0	1.0	0.2	3.6
CNA/INS GRP		153,663	0.5	78.5	126,334	5.0	80.5	6.9	5.2	19.3	2.3	0.0	-5.3	-7.6	-3.7
PROGRESSIVE GROUP		142,152	0.5	79.0	126,282	6.2	44.5	8.8	4.4	26.1	3.1	0.0	6.9	7.0	12.3
NEW JERSEY MANUFACTURERS INS CO	NJ	126,679	0.4	79.4	117,530	9.4	79.0	14.7	1.7	6.3	0.9	13.5	-4.7	-8.7	-2.0
STATE AUTO MUT GRP		124,080	0.4	79.8	123,684	3.7	62.8	10.7	6.6	21.3	1.8	0.0	-0.9	-1.8	1.3
COUNTRY COMPANIES		117,000	0.4	80.2	115,105	4.6	65.4	7.7	2.2	12.2	0.7	5.4	3.9	3.5	7.2
AMERICAN GENERAL GRP		115,823	0.4	80.5	113,471	4.4	68.5	11.4	6.5	19.0	2.6	0.0	-2.8	-4.3	-0.7
THE ST. PAUL COS		114,189	0.4	80.9	113,575	4.7	64.1	11.3	11.1	21.1	3.1	0.0	-4.9	-5.8	-1.1
GRANGE MUTUAL CASUALTY CO	OH	107,069	0.3	81.3	104,982	5.0	62.4	5.9	2.9	23.1	1.0	0.0	2.7	2.5	7.0
MOTORISTS MUTUAL INS CO	OH	99,260	0.3	81.6	97,677	5.4	68.6	9.5	6.0	20.2	1.3	0.0	-0.8	-3.0	0.7
WESTERN INS COS		93,759	0.3	81.9	92,861	3.9	62.5	9.5	6.7	19.2	2.3	0.0	0.2	-0.1	3.4
CENTENNIAL CORP		89,921	0.3	82.2	93,801	3.1	43.9	6.8	6.8	26.6	4.2	0.0	6.7	6.3	8.1
CHUBB & SON INC GRP		89,917	0.3	82.5	89,017	4.5	63.4	9.2	11.1	19.2	3.1	0.0	-2.0	-3.2	0.5
HARLEYSVILLE MUTUAL INS CO	PA	88,893	0.3	82.7	86,093	5.2	66.0	7.2	1.0	24.7	3.1	0.0	0.3	-1.1	2.9
JC PENNEY CASUALTY INS CO	DE	87,287	0.3	83.0	85,666	9.9	69.1	11.1	13.3	11.3	3.2	0.0	0.9	-4.3	1.0
KEYSTONE INS CO	PA	80,723	0.3	83.3	79,270	7.6	75.2	9.4	2.7	19.1	3.2	0.0	-2.1	-5.2	0.0
CALIF CAS MANAGEME		80,521	0.3	83.5	75,245	3.9	64.3	9.0	0.4	21.5	2.4	0.0	2.2	1.3	4.2
ARMCO INS GRP INC		77,514	0.2	83.8	76,264	4.1	57.7	8.9	8.3	22.8	2.7	0.0	0.7	-0.2	3.1
EMPLOYERS I-WAUSAU		77,117	0.2	84.0	69,758	4.5	70.5	16.5	3.2	16.0	3.3	0.5	-3.1	-5.4	-2.5
UNITED FARM BUREAU MUTUAL INS CO	IN	76,487	0.2	84.3	76,702	3.0	67.9	9.1	1.0	12.4	0.6	0.0	4.9	4.9	7.3
TOTAL ABOVE 60 WRITERS		26,148,108	84.3	84.3	25,583,813	5.2	65.4	10.3	4.2	15.9	2.6	0.9	0.9	-0.1	4.1

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PRIV PASS AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
TWENTIETH CENTURY INS CO	CA	76,409	0.2	84.5	72,188	4.5	69.4	9.5	6.3	3.4	2.4	0.0	4.3	4.9	9.3
SELECTED RISKS GRP		72,507	0.2	84.8	70,481	8.2	72.9	13.5	5.2	19.9	2.1	0.0	-4.5	-7.3	-0.9
TELEDYNE GROUP		71,797	0.2	85.0	68,923	9.3	59.5	7.6	4.3	22.9	1.9	0.1	7.2	5.8	13.0
CONNECTICUT GEN I		71,637	0.2	85.2	74,098	7.0	65.3	10.4	8.7	22.1	2.8	0.0	-3.6	-5.0	1.3
NATIONAL GRANGE M		67,348	0.2	85.4	68,855	6.3	69.5	11.3	7.6	21.0	3.3	0.0	-2.6	-6.3	-2.8
UTICA MUTUAL I GRP		66,987	0.2	85.7	65,779	0.0	61.0	12.5	7.3	22.4	3.8	2.0	-4.2	-4.9	-4.9
CINCINNATI FNCL CP		66,410	0.2	85.9	64,058	4.8	69.6	7.3	3.0	21.2	3.1	0.0	-1.4	-1.8	2.9
PREFERRED RISK MUTUAL INS CO	IA	65,157	0.2	86.1	63,706	3.9	62.8	8.2	9.9	15.3	3.4	0.0	0.6	0.2	3.7
PEERLESS GROUP		63,797	0.2	86.3	61,050	6.9	73.7	10.3	3.9	21.4	3.7	0.0	-1.9	-5.9	-2.1
AID INS SERVICES		63,774	0.2	86.5	62,115	3.6	59.7	8.9	3.2	18.6	2.4	0.0	4.2	3.8	6.5
MERCHANTS MUTUAL GRP		62,520	0.2	86.7	76,992	6.2	85.7	15.8	8.1	8.7	4.3	0.0	-9.3	-12.2	-8.1
HANSECO INS CO	DE	62,481	0.2	86.9	63,796	4.4	71.2	11.1	2.1	30.0	0.1	0.0	-4.6	-7.8	-5.4
WESTFIELD COMPANIE		62,078	0.2	87.1	61,036	2.2	66.9	9.3	6.2	19.6	1.8	0.0	-1.6	-2.0	0.0
INTERFINANCIAL INC		59,793	0.2	87.3	51,602	5.0	57.5	3.3	5.5	25.4	2.9	0.0	3.4	2.7	6.6
MICHIGAN MUTUAL GRP		58,695	0.2	87.5	59,868	6.3	70.3	8.2	3.5	16.3	1.3	0.0	2.4	0.3	4.4
ALABAMA FARM GROUP		56,564	0.2	87.7	56,139	2.2	60.9	4.3	5.5	14.0	2.0	3.9	4.9	5.0	6.7
PENNSYLVANIA NTL MUTUAL CAS INS COPA		56,164	0.2	87.8	55,444	5.2	74.9	4.2	8.7	16.0	2.6	0.0	-3.3	-5.0	-0.7
PUBLIC EMPLOYERS GRP		54,712	0.2	88.0	53,182	5.1	75.9	11.0	5.1	15.0	1.4	0.0	-2.7	-4.5	-0.6
MUTUAL SERVICE GRP		52,807	0.2	88.2	52,561	6.5	61.6	9.8	6.4	15.4	1.5	0.0	3.0	2.3	8.8
KENTUCKY FARM BU GRP		52,763	0.2	88.4	52,261	3.9	65.3	8.0	1.7	14.8	0.7	0.0	4.8	5.1	8.6
MEMBERS MUTUAL GRP		50,406	0.2	88.5	46,710	4.4	66.8	11.6	12.3	7.0	1.9	0.0	2.0	0.2	2.8
SHELBY MUTUAL INS CO OF SHELBY OHIOH		49,517	0.2	88.7	48,563	4.1	65.6	9.0	5.1	22.4	2.6	0.0	-1.0	-2.5	0.4
AMERICAN MU LIAB GRP		46,783	0.2	88.8	43,221	8.3	85.1	14.6	4.0	10.8	3.8	0.0	-4.7	-9.9	-5.4
MERCURY CASUALTY CO	CA	46,594	0.2	89.0	50,610	6.9	52.6	8.8	6.4	23.2	2.6	0.0	5.6	4.0	8.7
EMPIRE MUTUAL GRP		46,504	0.1	89.1	46,262	14.8	71.7	14.6	7.3	17.2	4.2	0.0	-1.6	-8.1	1.5
MERIDIAN MUTUAL GRP		46,382	0.1	89.3	45,388	2.6	61.4	10.6	2.8	24.3	1.9	0.0	0.5	-0.5	1.3
EMPLOYERS REI CORP		43,868	0.1	89.4	38,167	19.8	80.1	5.2	1.3	21.0	0.1	0.0	0.7	-4.2	11.3
NORTH CAROLINA FARM BU MUTUAL INS NC		39,734	0.1	89.6	39,320	7.2	68.6	5.4	2.4	17.7	1.7	0.0	2.2	2.2	9.1
EQUITABLE GENERAL INS CO OF OKLAHOM		39,435	0.1	89.7	41,143	6.2	84.7	19.2	0.0	40.9	0.0	0.0	-17.8	-24.2	-20.8
EMPLOYERS MUTUAL C		39,281	0.1	89.8	39,164	4.4	61.6	8.2	8.6	19.1	2.7	0.1	1.1	-0.2	3.0
TOTAL ABOVE 90 WRITERS		27,865,047	89.8	89.8	27,280,494	5.2	66.5	10.3	4.3	16.0	2.6	0.8	0.8	-0.3	3.9

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PRIV PASS AUTO TOTAL (000 OMITTED) 8/15/81
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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
IONA NATIONAL MUTUAL INS CO	IA	38,785	0.1	89.9	38,646	3.8	72.4	7.8	12.2	20.5	2.6	0.0	-6.7	-8.5	-5.1
CIVIL SERVICE EMPLOYEES INS CO	CA	38,530	0.1	90.1	38,662	5.7	72.1	9.5	7.1	8.2	2.5	0.0	1.4	0.3	4.8
TOTAL ABOVE 92 WRITERS		27,942,362	90.1	90.1	27,357,802	5.2	66.5	10.3	4.3	16.0	2.6	0.8	0.8	-0.3	3.9
TOTAL ALL 543 WRITERS		31,023,627	100.0	100.0	30,419,739	5.2	66.2	10.3	4.5	16.5	2.6	0.7	0.7	-0.4	3.7

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUMM MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDERWRING PROF %	OPER PROF %
AETNA LIFE&CAS CO		245,884	5.5	5.5	239,793	10.6	82.8	10.1	7.4	18.2	2.9	0.1	-8.0	-11.7	-3.1
LIBERTY MUTUAL COS		209,262	4.7	10.2	210,746	8.7	100.2	13.1	4.6	4.4	3.6	0.5	-9.3	-14.3	-8.5
TRAVELERS INS COS		208,111	4.6	14.8	193,051	6.0	72.5	9.9	7.4	18.1	3.4	0.1	-3.8	-6.1	-1.6
U.S. FIDELITY GRP		195,378	4.4	19.2	195,169	6.2	65.6	9.8	3.9	22.3	3.0	0.2	-1.1	-2.6	2.5
AGNS NY GROUP		140,245	3.1	22.3	139,144	10.5	77.8	10.8	7.1	17.4	2.6	0.0	-3.5	-8.5	-1.7
FIREMENS FUND GRP		136,990	3.1	25.4	141,025	8.6	59.5	6.9	8.3	20.5	4.3	0.4	1.9	0.6	7.7
INS CO OF NA		133,454	3.0	28.	123,287	8.1	55.6	13.8	8.7	16.5	3.9	0.1	2.5	0.7	6.9
THE ST. PAUL COS		131,554	2.9	31.3	126,049	7.9	69.3	10.4	8.7	19.3	2.7	0.2	-4.8	-5.7	2.2
CONTINENTAL CORP		124,342	2.8	34.1	118,143	9.3	68.1	12.5	8.6	20.0	2.2	0.2	-3.9	-6.3	1.6
AMERICAN INT L GRP		112,031	2.5	36.6	108,165	5.5	59.9	9.7	6.1	15.2	2.8	0.7	3.9	3.1	7.3
CRUM&FORSTER I COS		104,399	2.3	38.9	105,931	0.8	66.4	15.4	9.9	21.0	2.9	0.4	-6.8	-8.1	-7.4
CNA/INS GRP		101,174	2.3	41.2	102,196	11.2	79.7	9.4	5.3	21.0	2.3	0.8	-6.0	-10.0	-1.4
AMERICAN FINANC GRP		87,062	1.9	43.1	85,801	9.3	71.1	12.6	10.0	16.0	3.0	-0.7	-1.8	-6.5	-1.0
COMMERCIAL UNION GRP		86,893	1.9	45.1	80,917	8.0	67.0	10.8	11.0	22.9	3.4	0.1	-3.4	-8.2	-3.9
ALLSTATE INS GRP		85,717	1.9	47.0	87,308	15.8	82.2	12.0	10.2	24.5	3.4	0.0	-12.9	-17.5	-3.7
NATIONWIDE CORP GR		77,950	1.7	48.7	73,598	8.0	70.7	12.5	8.2	18.8	3.2	0.3	-5.2	-7.4	-0.5
STATE FARM (ILL) GRP		76,213	1.7	50.4	77,020	6.5	62.7	14.0	2.4	12.0	2.2	0.0	3.9	3.6	9.3
FARMERS INS GROUP		74,871	1.7	52.1	76,308	8.4	71.3	8.4	0.8	20.5	2.4	0.0	-0.5	-1.3	5.5
RELIANCE GROUP INC		73,050	1.6	53.7	74,256	13.3	72.6	10.9	8.0	19.4	2.9	0.2	-1.8	-7.6	1.1
AMERICAN GENERAL GRP		61,395	1.4	55.1	60,277	7.6	69.0	10.0	8.1	21.4	2.6	0.6	-3.9	-6.4	-0.3
ROYAL INSURANCE		55,058	1.2	56.3	53,021	13.6	71.0	11.2	14.5	20.1	2.7	0.3	-3.1	-10.7	-3.1
CHUBB & SON INC GRP		54,552	1.2	57.5	53,427	6.9	67.2	9.8	11.5	20.1	2.7	0.1	-4.1	-6.2	-0.4
EMPLOYERS I-WAUSAU		52,827	1.2	58.7	53,824	7.1	65.0	15.1	7.2	15.6	3.1	0.3	-0.5	-3.4	1.2
ZURICH-AMN INS COS		51,524	1.2	59.9	49,909	12.5	70.3	10.8	6.1	19.9	2.2	0.1	0.6	-5.0	2.6
CONNECTICUT GEN I		50,799	1.1	61.0	50,095	11.2	78.8	12.0	7.9	20.8	2.9	0.7	-9.6	-12.4	-2.2
TRANSAMERICA CORP		48,749	1.1	62.1	45,974	8.5	72.7	12.2	6.4	24.6	3.5	0.3	-7.7	-10.6	-3.4
TRANSIT CASUALTY CO	MO	46,187	1.0	63.1	47,324	11.8	58.2	17.1	6.3	15.2	3.4	0.0	3.2	-0.1	8.5
UNIVERSAL UNDERWRITERS INS CO	MO	43,807	1.0	64.1	44,580	9.5	47.9	13.6	1.1	16.9	2.4	9.3	4.9	4.9	13.7
BERKSHIRE-HATHAWAY		42,495	0.9	65.1	42,345	10.0	50.8	14.5	5.6	21.9	2.4	0.0	4.9	2.6	9.9
OHIO CASUALTY GRP		42,464	0.9	66.0	39,714	7.2	71.1	15.9	3.9	28.4	3.5	0.0	-10.1	-12.3	-5.5
TOTAL ABOVE 30 WRITERS		2,954,955	66.0	66.0	2,898,396	8.7	71.6	11.4	7.1	18.3	3.0	0.4	-3.4	-6.3	0.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
GENERAL ACC INS GRP		38,513	0.9	66.9	35,949	10.9	56.6	7.7	7.0	18.6	3.4	0.0	4.0	3.7	13.6
AUTO-OWNERS GROUP		37,757	0.8	67.7	36,181	8.7	66.5	10.2	2.3	30.9	1.8	0.0	-4.5	-6.3	1.5
LINCOLN NATIONAL C		37,707	0.8	68.5	38,005	6.4	61.4	11.4	6.6	24.6	2.0	0.1	-2.3	-3.3	2.5
KEMPER INS COS		32,544	0.7	69.3	31,613	6.1	59.5	12.3	5.4	20.3	2.8	4.3	-1.5	-2.5	2.9
MCMILLEN GROUP		32,318	0.7	70.0	32,741	5.5	54.4	14.9	5.1	23.6	3.3	0.0	1.1	-0.7	3.1
SAFECO INS GROUP		32,187	0.7	70.7	31,772	0.3	56.6	14.0	6.9	32.9	2.6	0.3	-6.1	-7.2	-6.9
SWISS REINSURANCE		31,442	0.7	71.4	32,197	17.6	79.5	-4.3	0.0	32.5	0.2	0.0	2.7	-4.2	7.0
ARMCO INS GRP INC		28,993	0.6	72.1	27,904	10.1	64.7	10.3	6.6	20.5	2.8	0.1	-0.3	-2.7	5.5
AMERICA GROUP		28,188	0.6	72.7	26,677	8.7	71.6	12.4	6.2	24.3	1.9	0.0	-6.6	-8.9	-1.2
EMPLOYERS CAS CP		26,257	0.6	73.3	25,509	5.4	59.9	14.2	6.2	10.0	2.0	3.6	2.7	2.2	6.9
SENTRY INS GROUP		25,995	0.6	73.9	27,858	4.9	46.7	8.0	21.1	11.7	4.7	1.7	4.9	3.3	6.2
WESTERN INS COS		25,921	0.6	74.4	26,315	6.7	65.4	15.9	8.2	21.8	2.2	0.2	-5.7	-7.4	-1.3
ARMCO INC		24,377	0.6	75.0	26,369	7.6	54.9	10.1	5.4	34.4	1.0	0.0	-2.0	-3.2	3.7
HARLEYSVILLE MUTUAL INS CO	PA	23,784	0.5	75.5	22,158	6.3	55.8	8.6	0.6	25.1	3.1	0.0	4.6	3.6	8.5
FEDERATED MUTUAL GRP		23,346	0.5	76.0	22,453	12.2	71.2	11.7	9.9	13.1	2.9	1.0	-1.6	-3.2	4.2
UTICA MUTUAL I GRP		22,230	0.5	76.5	21,718	7.8	57.8	14.0	5.5	19.1	3.6	2.8	1.2	-1.5	3.9
SCOTTISH-YORK INS		21,495	0.5	77.0	18,558	6.5	58.0	10.0	6.5	24.2	3.2	0.0	1.7	-1.0	2.9
TRANSPORT INDEMNITY CO	CA	20,023	0.4	77.5	19,339	18.4	56.8	15.1	6.6	-1.5	4.7	5.1	14.1	7.1	17.5
UNIGARD INS GROUP		17,253	0.4	77.9	16,445	7.1	47.4	11.5	7.5	28.1	2.8	0.0	3.4	1.5	6.4
CARRIERS GROUP		17,056	0.4	78.2	17,686	10.1	73.1	11.0	6.3	2.4	3.2	0.0	5.1	2.1	3.9
CAROLINA CASUALTY INS CO	FL	16,974	0.4	78.6	17,089	5.6	59.5	21.3	2.7	22.7	3.6	0.0	-4.1	-5.3	-0.1
GUARANTY NATIONAL INS CO	CO	15,824	0.4	79.0	16,928	4.3	47.9	16.5	3.3	23.6	1.4	0.0	3.9	3.9	7.6
PENNSYLVANIA ATL MUTUAL CAS INS COPA		15,724	0.4	79.3	15,510	5.5	59.2	9.7	9.1	17.8	2.7	0.1	1.7	0.8	5.3
AMERICAN HARDWARE MUTUAL INS CO	MN	15,601	0.3	79.7	14,930	10.3	79.1	24.7	7.6	16.5	3.3	0.0	-13.1	-16.9	-7.9
FIRST GREATWEST CP		15,371	0.3	80.0	15,621	6.2	62.8	15.2	8.4	15.7	2.5	0.0	-0.2	-2.5	1.8
BITUMINOUS CAS CP		15,297	0.3	80.4	15,103	11.6	78.1	15.1	7.4	27.3	3.0	0.3	-12.9	-16.9	-6.9
NEW JERSEY MANUFACTURERS INS CO	NJ	15,231	0.3	80.7	14,420	11.0	64.1	17.0	1.6	4.4	1.1	17.1	0.7	-2.9	5.0
MICHIGAN MUTUAL GRP		15,130	0.3	81.0	14,784	14.4	109.1	22.2	5.8	14.6	1.9	0.0	-19.8	-29.0	-19.4
EMPLOYERS MUTUAL C		15,033	0.3	81.4	15,348	9.0	48.7	5.4	8.4	19.6	2.7	0.1	9.5	8.2	14.6
WESTFIELD COMPANIE		14,630	0.3	81.7	14,166	3.6	50.3	10.2	8.2	20.4	2.0	0.0	4.4	4.9	8.3
TOTAL ABOVE 60 WRITERS		3,657,659	81.7	81.7	3,590,742	8.6	69.7	11.5	6.9	18.8	2.9	0.5	-2.8	-5.6	1.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
SCANDIA GROUP		14,516	0.3	82.0	14,592	12.3	54.4	4.4	0.8	30.2	3.3	0.0	8.6	5.3	13.6
SELECTED RISKS GRP		14,366	0.3	82.3	13,437	8.5	58.9	12.1	5.4	18.6	1.9	0.0	3.2	1.5	5.3
GULF INS CO GRP		14,037	0.3	82.7	14,187	11.8	61.7	15.3	10.3	19.9	1.0	1.2	-1.8	-6.7	1.3
AMERICAN MUTUAL GRP		13,906	0.3	83.0	13,985	11.9	61.3	12.9	5.9	21.6	2.3	0.0	1.5	-2.2	4.3
CANAL GROUP		13,595	0.3	83.3	13,529	15.2	52.3	14.3	8.0	18.0	4.5	0.0	7.8	1.6	10.3
BANCORP & SHIPPERS INS CO GRP	NY	13,434	0.3	83.6	13,441	10.6	75.3	13.1	3.9	25.1	1.1	0.0	-4.6	-11.1	-5.4
PROTECTIVE INS CO	IN	12,964	0.3	83.9	13,720	15.5	76.2	16.0	3.5	10.7	4.2	0.0	-1.8	-5.7	6.8
ATLANTIC COMPANIES		12,792	0.3	84.1	12,516	8.9	66.5	6.3	10.2	21.5	2.6	3.6	-2.6	-5.8	0.8
SOUTHERN FARM BUREAU CASUALTY INS	MS	12,310	0.3	84.4	12,205	4.7	59.3	6.7	2.1	11.2	1.5	8.2	5.6	6.0	10.1
ERIE INS GRP		12,034	0.3	84.7	11,768	7.3	61.0	9.7	7.4	11.1	3.6	1.7	3.5	3.5	10.3
MISSION EQUITIES GRP		11,825	0.3	85.0	11,298	15.5	53.7	19.0	6.1	20.4	2.9	0.0	0.9	-0.6	13.5
MERCHANTS MUTUAL GRP		11,796	0.3	85.2	14,340	11.2	118.1	14.4	12.6	11.0	4.3	0.1	-23.9	-32.6	-25.3
RANGER INS CO	DE	11,669	0.3	85.5	11,623	8.4	61.3	14.5	5.8	18.4	4.6	0.3	-1.6	-2.5	5.3
CINCINNATI FNCL GR		11,439	0.3	85.7	11,085	7.2	72.5	10.5	3.0	32.7	2.3	0.0	-4.9	-6.0	1.1
PENN MAL ASN INS GRP		11,145	0.2	86.0	11,315	10.8	87.6	13.4	8.9	12.2	3.1	0.2	-3.9	-13.7	-1.7
UNITED FARM BUREAU MUTUAL INT CO	IN	11,046	0.3	86.2	11,044	5.0	74.8	11.3	1.0	13.0	0.6	0.0	0.8	-0.4	3.5
EMPIRE MUTUAL GRP		10,777	0.2	86.5	10,622	9.4	66.9	13.8	7.3	12.9	4.6	0.0	5.9	2.9	9.0
ALLIANZ INS CO		10,594	0.2	86.7	11,559	11.2	72.1	14.1	6.3	21.3	1.8	0.0	-3.0	-9.5	-3.5
CAL FARM INS CO	CA	10,399	0.2	86.9	10,067	11.5	97.8	10.6	5.3	18.7	3.4	0.0	-14.0	-19.3	-10.3
STATE AUTO MUT GRP		10,377	0.2	87.2	10,389	4.8	46.5	9.3	7.1	21.0	1.8	0.0	7.4	7.7	11.8
ORION CAPITAL GRP		9,547	0.2	87.4	8,890	6.7	67.4	9.8	9.6	25.5	4.1	0.0	-4.2	-8.4	-4.7
AID INS SERVICES		9,435	0.2	87.6	9,203	5.4	54.5	10.1	8.6	21.9	2.7	0.6	2.2	0.9	4.9
IOWA NATIONAL MUTUAL INS CO	IA	9,429	0.2	87.8	9,354	5.7	64.0	8.1	12.6	22.4	3.1	0.0	-3.9	-5.5	-0.5
TELEDYNE GROUP		9,347	0.2	88.0	9,205	14.3	52.8	9.3	6.3	23.7	2.2	1.5	5.2	2.2	13.1
INDIANA GRP 1		9,321	0.2	88.2	9,342	4.8	47.5	12.6	1.8	24.7	1.6	0.0	5.7	6.3	10.9
GRANGE MUTUAL CASUALTY CO	OH	8,687	0.2	88.4	8,582	7.9	55.0	9.1	2.9	26.2	1.0	0.0	3.6	3.1	10.1
COUNTRY COMPANIES		8,526	0.2	88.6	8,307	9.6	60.1	7.5	2.7	18.4	1.1	0.0	6.5	5.9	13.3
MUNICH GRP		8,343	0.2	88.8	11,496	12.7	94.4	0.9	1.2	33.2	0.1	0.0	-8.5	-16.2	-8.7
MOTORISTS MUTUAL INS CO	OH	8,334	0.2	89.0	8,341	5.7	43.5	7.8	4.1	18.6	1.1	0.0	13.2	13.4	17.4
ELECTRIC MUTUAL GRP		8,242	0.2	89.2	8,201	8.0	55.4	14.3	1.1	2.5	2.3	39.2	-5.2	-3.0	-1.6
TOTAL ABOVE 90 WRITERS		3,991,691	89.2	89.2	3,924,123	9.7	69.4	11.4	6.8	18.8	3.9	0.6	-2.6	-5.4	1.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO LIABILITY (000 OMITTED) 9/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	COMB MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AMERICAN UNVSL GRP	6,006	0.2	89.3	6,563	5.7	69.8	7.0	2.4	21.4	2.3	0.0	1.0	-1.5	1.8
WESTERN FREER GRP	7,999	0.2	89.5	7,305	13.2	51.0	8.0	7.0	26.9	2.8	0.0	7.3	2.3	10.2
SHELBY MUTUAL INS CO OF SHELBY OHIO	7,963	0.2	89.7	8,004	6.0	58.0	8.3	6.7	25.8	2.7	0.1	1.0	-0.9	3.4
PHOENIX GR LINDA	7,670	0.2	89.9	7,492	9.8	70.1	12.4	9.2	19.9	2.2	0.2	-5.1	-7.6	0.8
MUTUAL SERVICE GRP	7,851	0.2	90.0	7,921	11.5	67.2	17.5	7.4	18.5	1.6	0.1	-4.7	-6.7	3.8
TOTAL ABOVE 95 WRITERS	4,031,380	90.0	90.0	3,965,408	8.7	69.4	11.4	6.8	18.9	2.9	0.6	-2.6	-5.4	1.3
TOTAL ALL 444 WRITERS	4,477,149	100.0	100.0	4,410,308	8.7	68.7	11.7	6.8	18.9	2.9	0.6	-2.3	-5.2	1.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO PHYS DAMAGE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
MOTORS INS CORPGRP		189,854	7.2	7.2	173,895	5.0	63.8	10.3	2.5	14.2	3.2	0.0	4.0	3.3	7.1
AETNA LIFE&CAS CO		117,539	4.5	11.7	112,625	2.6	70.2	5.1	7.5	19.3	2.7	0.2	-1.8	-2.7	-0.6
U.S. FID&GTY GRP		105,518	4.0	15.7	104,266	2.0	57.7	5.1	3.1	23.0	2.9	0.2	4.1	4.3	6.0
CONTINENTAL CORP		91,564	3.5	19.2	79,952	1.5	59.0	7.4	7.7	20.3	2.1	0.1	1.8	1.9	3.2
LIBERTY MUTUAL COS		81,812	3.1	22.3	82,388	1.4	56.1	6.0	5.1	5.1	3.9	0.5	11.2	12.6	13.5
TRAVELERS INS COS		78,929	3.0	25.3	65,581	0.4	55.3	3.0	3.1	25.5	2.9	0.3	4.7	5.4	5.7
HOME NY GROUP		76,751	2.9	28.3	69,066	2.2	55.4	8.0	7.2	18.9	1.5	0.0	4.9	4.9	6.3
THE ST. PAUL COS		64,101	2.4	30.7	61,600	1.9	64.5	5.8	7.3	19.7	2.6	0.1	-0.0	-0.1	1.8
CRUM&FORSTER I COS		60,999	2.3	33.0	58,351	0.2	72.4	2.8	8.4	27.4	2.8	0.1	-9.6	-11.4	-11.2
INS CO OF NA		60,280	2.3	35.3	54,687	1.1	59.5	9.1	9.4	25.1	3.3	0.1	-2.7	-3.5	-2.6
FIREMENS FUND GRP		56,706	2.2	37.5	55,727	2.0	63.6	8.7	8.4	22.3	4.4	0.5	-3.3	-4.2	-2.6
STATE FARM (ILL) GRP		50,055	1.9	39.4	50,164	2.4	56.6	8.7	2.5	12.0	2.3	0.0	8.5	9.7	11.8
COMMERCIAL UNION GRP		46,126	1.8	41.1	42,324	1.6	54.2	7.2	11.0	24.6	3.2	1.1	0.1	-0.7	0.1
NATIONWIDE CORP GR		45,137	1.7	42.9	44,197	1.6	62.2	3.4	4.6	16.6	2.6	0.0	5.1	5.7	7.1
RELIANCE GROUP INC		42,233	1.6	44.5	41,698	3.0	58.7	8.0	8.2	19.5	2.9	0.0	2.3	1.5	3.4
AMERICAN INT L GRP		41,858	1.6	46.1	40,034	2.0	67.7	9.6	4.9	22.0	2.0	0.3	-2.8	-3.8	-2.3
CNA/INS GRP		39,414	1.5	47.6	37,898	2.0	65.0	5.0	6.1	22.4	2.2	0.6	-0.1	-0.7	0.9
AMERICAN ROAD GRP		35,857	1.4	48.9	35,438	2.9	66.7	10.2	2.5	4.7	3.2	0.0	5.9	5.8	7.7
ALLSTATE INS GRP		35,471	1.4	50.3	35,718	2.7	60.5	7.5	9.6	24.9	2.9	0.0	-2.1	-2.9	-0.5
AMERICAN GENERAL GRP		34,840	1.3	51.6	33,672	1.8	56.2	6.3	8.9	22.3	2.7	1.2	1.2	1.0	2.4
AUTO-OWNERS GROUP		32,910	1.3	52.9	32,105	1.4	71.0	4.7	1.9	31.6	1.6	0.0	-4.8	-5.8	-4.5
AMERICAN FINANC GRP		31,542	1.2	54.1	30,992	2.6	60.5	3.9	9.8	21.1	3.1	-0.1	1.8	0.9	2.4
FARMERS INS GROUP		28,860	1.1	55.2	29,917	3.4	98.3	7.4	0.8	19.2	2.3	0.0	-12.4	-15.1	-12.2
UNIVERSAL UNDERWRITERS INS CO	MO	28,334	1.1	56.3	28,686	0.9	69.2	6.1	1.1	26.3	2.3	9.7	-6.8	-8.0	-7.2
TRANSAMERICA CORP		28,195	1.1	57.3	26,920	1.7	60.1	7.5	6.2	27.2	3.4	0.1	-1.8	-2.4	-1.0
CHUBB & SON INC GRP		26,394	1.0	58.3	25,514	1.7	57.3	6.5	12.5	19.7	2.5	0.1	0.9	0.7	2.1
ROYAL INSURANCE		26,337	1.0	59.3	25,536	0.7	58.6	7.3	11.4	21.6	2.1	0.3	-0.3	-0.7	-0.3
CONNECTICUT GEN I		26,171	1.0	60.3	25,218	2.2	56.8	6.8	9.3	21.5	2.8	0.7	1.2	1.2	3.2
ZURICH-AMN INS COS		25,709	1.0	61.3	26,031	2.2	61.3	4.5	5.7	20.4	2.0	0.0	3.7	3.3	4.7
AVCO CORPORATION		24,933	0.9	62.3	26,715	3.3	52.0	6.4	6.4	38.4	2.5	0.0	-2.0	-3.1	-0.5
TOTAL ABOVE 30 WRITERS		1,634,429	62.3	62.3	1,556,915	2.2	62.2	7.0	6.0	20.0	2.8	0.4	1.2	0.9	2.6

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO PHYS DAMAGE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
LINCOLN NATIONAL C		24,298	0.9	63.2	24,304	1.4	56.6	6.7	6.6	25.3	1.9	0.0	1.4	1.5	2.3
ARMCO INS GRP INC		24,220	0.9	64.1	23,184	1.9	54.4	7.0	6.4	23.7	2.8	0.0	3.0	3.1	4.6
OHIO CASUALTY GRP		23,213	0.9	65.0	21,663	1.8	46.9	6.4	3.8	28.3	3.5	0.0	5.2	6.0	8.7
WESTERN INS COS		22,044	0.8	65.8	21,885	2.1	52.6	4.6	7.9	21.8	2.4	0.1	5.1	5.7	7.6
EMPLOYERS I-WAUSAU		21,961	0.8	66.7	20,645	1.3	65.3	9.5	8.2	17.7	2.7	0.2	-1.1	-1.9	-1.0
FEDERATED MUTUAL GRP		20,986	0.8	67.5	20,278	2.1	64.5	6.2	7.5	14.3	3.0	1.0	2.1	1.9	3.5
BERKSHIRE-HATHAWAY		20,033	0.8	68.2	19,627	2.2	49.3	7.0	5.7	24.4	2.2	0.0	5.8	6.1	7.7
GENERAL ACC INS GRP		19,832	0.8	69.0	18,240	3.1	52.7	5.7	6.9	18.2	3.3	0.0	6.3	7.1	10.0
MCMILLEN GROUP		19,416	0.7	69.7	20,878	1.8	62.1	4.3	4.5	21.0	3.0	0.0	2.9	2.7	4.0
SAFECO INS GROUP		19,157	0.7	70.5	18,793	1.9	49.5	4.7	6.8	32.9	2.4	0.5	1.7	1.7	3.4
AMERICA GROUP		17,834	0.7	71.1	17,371	1.5	61.0	6.9	6.8	23.1	1.7	0.0	0.4	0.3	1.6
FIRST GREATWEST CP		15,681	0.6	71.7	16,164	0.8	39.8	7.0	7.0	15.0	2.1	0.0	13.7	15.7	16.3
KEMPER INS COS		15,270	0.6	72.3	15,732	1.9	43.5	5.0	5.2	22.3	2.7	0.4	9.8	11.3	13.0
DRUM CORP		15,090	0.6	72.9	15,559	0.9	43.3	6.4	1.7	40.3	2.4	0.0	2.8	3.0	3.6
EMPLOYERS CAS CP		15,014	0.6	73.5	14,318	1.6	66.2	5.7	6.1	6.3	2.0	3.3	5.0	5.6	7.0
SENTRY INS GROUP		13,777	0.5	74.0	13,655	1.0	55.6	5.3	20.9	12.6	4.8	1.4	0.2	-0.2	0.4
HARLEYSVILLE MUTUAL INS CO	PA	13,402	0.5	74.5	12,408	1.2	68.0	3.9	0.6	24.9	3.0	1.2	-0.4	-0.3	0.1
MICHIGAN MUTUAL GRP		11,858	0.5	74.9	11,420	2.2	55.2	5.4	5.5	13.0	1.7	0.0	9.6	10.4	11.8
UNITED FARM BUREAU MUTUAL INS CO	IN	11,228	0.4	75.4	11,229	1.5	70.9	8.4	0.9	11.7	0.6	0.0	3.8	4.0	5.2
WESTFIELD COMPANIE		10,456	0.4	75.8	10,231	1.0	52.1	5.1	7.9	20.5	2.0	0.0	5.8	6.7	7.6
SOUTHERN FARM BUREAU CASUALTY INS	MS	10,250	0.4	76.2	10,156	2.2	59.8	6.1	1.9	10.8	1.4	3.0	8.0	9.1	11.1
AMERICAN HARDWARE MUTUAL INS CO	MN	10,175	0.4	76.6	9,677	1.2	65.2	8.0	7.1	15.6	3.6	0.0	0.4	0.2	1.3
GULF INS CO GRP		10,019	0.4	76.9	9,665	3.3	53.6	12.6	7.5	17.4	3.2	0.0	3.7	3.1	5.3
UTICA MUTUAL I GRP		9,934	0.4	77.3	9,511	1.8	55.2	9.8	4.5	18.9	2.8	2.7	3.3	3.2	4.5
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	9,901	0.4	77.7	9,787	1.0	49.8	4.9	8.0	18.4	2.5	0.1	7.7	8.8	9.6
EMPLOYERS MUTUAL C		9,721	0.4	78.1	9,594	1.3	57.7	4.8	8.5	20.1	2.7	0.1	3.2	3.3	4.2
CHRYSLER INS CO	MI	9,609	0.4	78.4	9,094	3.4	68.4	4.3	3.6	-2.1	4.7	0.0	10.9	11.3	13.5
TRANSIT CASUALTY CO	MO	9,414	0.4	78.8	8,918	2.9	57.7	5.1	6.9	21.2	3.5	0.0	3.4	3.1	5.1
BITUMINOUS CAS CP		8,938	0.3	79.1	8,764	2.3	61.6	6.2	5.0	25.3	3.1	0.3	-0.4	-0.3	1.2
HARCO NATIONAL INS CO	NY	8,770	0.3	79.5	13,756	8.3	83.8	4.8	3.4	12.4	3.2	0.0	0.1	-4.1	0.6
TOTAL ABOVE 60 WRITERS		2,085,935	79.5	79.5	2,003,421	2.2	61.0	6.9	6.0	20.0	2.8	0.4	1.8	1.6	3.3

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO PHYS DAMAGE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
GRANGE MUTUAL CASUALTY CO	OH	8,746	0.3	79.8	8,622	3.3	56.4	6.5	2.9	25.3	1.0	0.0	4.0	4.3	7.2
ERIE INS GRP		8,659	0.3	80.1	8,449	2.3	56.5	6.8	7.6	9.5	2.6	1.5	7.3	8.3	10.5
UNIGARD INS GROUP		8,625	0.3	80.5	8,373	2.1	49.6	11.2	7.8	28.3	2.9	0.0	0.7	0.1	1.6
CINCINNATI FNCL CP		8,358	0.3	80.8	8,102	1.5	61.8	3.2	2.8	22.4	2.1	0.0	3.6	4.2	5.7
UNIVERSAL INS CO	PR	8,265	0.3	81.1	9,128	10.6	50.8	10.5	7.6	15.5	4.0	0.0	10.2	6.3	12.0
WINTERTHUR SWISS INS CO US BR	NY	8,222	0.3	81.4	3,002	1.1	94.5	6.0	4.1	41.7	0.3	0.3	-21.3	-25.4	-24.6
NEW JERSEY MANUFACTURERS INS CO	NJ	8,206	0.3	81.7	7,678	2.4	54.7	6.6	1.7	3.2	0.4	18.7	7.5	8.0	9.8
CAROLINA CASUALTY INS CO	FL	8,175	0.3	82.0	7,321	1.3	59.2	7.0	3.5	10.5	4.1	0.0	7.3	8.4	9.6
NORTHLAND CO		8,116	0.3	82.3	10,064	4.8	46.6	7.0	6.7	24.3	2.7	0.0	6.4	5.9	9.3
SELECTED RISKS GRP		7,843	0.3	82.6	7,445	4.7	48.5	6.9	5.2	18.7	2.1	0.0	9.6	10.0	13.8
WESTERN PREFER GRP		7,795	0.3	82.9	8,122	6.5	59.2	6.4	5.5	24.1	2.7	0.0	3.6	1.1	5.0
INDIANA GRP INC		7,699	0.3	83.2	7,799	1.8	53.0	7.2	1.8	22.5	1.7	0.0	6.5	7.5	9.2
SWISS REINSURANCE		7,505	0.3	83.5	7,393	2.1	56.2	5.1	0.0	37.0	0.2	0.0	1.5	0.8	2.2
PENN VAN ASN INS GRP		7,257	0.3	83.8	7,121	1.2	55.1	6.3	5.8	14.6	2.5	0.0	7.7	8.5	9.2
STATE AUTO MUT GRP		7,224	0.3	84.1	7,198	2.0	44.1	6.6	6.1	22.0	1.7	0.0	9.3	10.5	12.2
CANAL GROUP		7,216	0.3	84.3	7,140	5.4	53.7	12.0	5.1	21.8	2.4	0.0	4.6	2.7	5.8
NATIONAL AMER I GRP		6,822	0.3	84.6	7,311	0.3	52.4	2.1	5.8	27.5	3.1	0.0	4.3	4.9	5.1
AMERICAN MU LIAB GRP		6,782	0.3	84.9	6,776	0.8	38.8	4.1	5.5	23.9	2.2	0.0	12.1	13.8	14.2
CAL FARM INS CO	CA	6,686	0.3	85.1	6,488	1.8	74.7	9.0	5.2	18.4	3.3	0.0	-4.5	-5.7	-4.3
AID INS SERVICES		6,580	0.3	85.4	6,441	1.9	57.4	7.6	8.2	22.3	2.6	0.6	1.1	0.7	2.1
COUNTRY COMPANIES		6,133	0.2	85.6	6,160	3.4	55.8	4.5	2.5	17.9	1.1	0.0	9.0	9.8	12.6
TELEDYNE GROUP		6,122	0.2	85.8	6,169	4.5	54.7	5.5	6.2	28.4	2.3	0.0	2.4	1.6	5.1
IOWA NATIONAL MUTUAL INS CO	IA	5,964	0.2	86.0	5,921	1.5	68.2	3.7	11.5	23.4	2.7	0.0	-4.2	-5.2	-3.8
RANGER INS CO	DE	5,914	0.2	86.3	5,940	0.7	50.5	7.5	6.1	25.1	4.9	0.0	2.8	3.2	3.9
PROFESSIONAL UNDERWRITERS INS CO	PR	5,523	0.2	86.5	5,287	6.9	47.6	9.5	7.3	19.0	4.3	0.0	8.1	6.7	11.1
SKANDIA GROUP		5,414	0.2	86.7	6,392	1.5	48.5	3.8	0.7	34.7	0.4	0.0	6.0	6.4	7.4
GUARDIAN ROYAL EXC		5,409	0.2	86.9	5,735	2.9	50.8	4.5	3.2	27.4	0.6	0.0	7.1	7.3	9.3
ATLANTIC COMPANIES		5,367	0.2	87.1	5,141	2.2	56.9	0.3	10.0	21.0	3.1	4.6	2.4	2.1	3.7
AMERICAN FAMILY IN		5,342	0.2	87.3	5,218	1.7	100.0	13.5	6.1	13.9	2.2	0.0	-16.2	-19.3	-17.7
MOTORISTS MUTUAL INS CO	OH	5,255	0.2	87.5	5,349	2.1	53.5	6.4	4.4	17.5	1.2	0.0	8.5	9.2	10.6
TOTAL ABOVE 90 WRITERS		2,297,164	87.5	87.5	2,210,706	2.2	60.5	6.8	5.9	20.2	2.7	0.4	2.1	1.8	3.5

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM AUTO PHYS DAMAGE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
ARMCO INC		4,936	0.2	87.7	5,092	0.8	65.2	8.2	6.5	24.9	1.7	0.0	-2.9	-3.5	-2.7
SCOTTISH-YORK INTF		4,933	0.2	87.9	5,008	5.7	77.0	7.5	3.9	21.5	2.8	0.0	-3.6	-6.9	-3.4
PROTECTIVE INS CO	IN	4,924	0.2	88.1	5,499	2.2	53.2	6.0	3.3	10.8	4.2	0.0	10.8	12.2	13.9
MISSION EQUITIES GRP		4,856	0.2	88.3	4,554	4.6	95.9	16.6	6.6	21.1	2.8	0.0	-19.3	-23.2	-19.0
FINANCIAL SEC GRP		4,845	0.2	88.4	4,749	1.1	53.3	6.6	11.2	22.2	2.4	0.0	2.2	2.3	3.2
CELINA GRP		4,724	0.2	88.6	4,802	3.5	49.1	7.2	13.1	24.3	2.6	0.0	2.3	1.9	4.8
PHOENIX OF LONDON		4,643	0.2	88.8	4,315	1.2	64.5	7.6	8.8	19.4	2.2	0.1	-1.1	-1.4	-0.4
GUARANTY NATIONAL INS CO	CO	4,611	0.2	89.0	5,788	1.6	57.7	7.9	2.8	21.6	1.4	0.0	4.2	4.6	6.0
GEORGE WASHINGTON		4,486	0.2	89.1	4,724	2.3	58.9	7.4	6.7	22.5	2.4	0.0	1.9	1.1	2.4
DEERE & CO GRP		4,471	0.2	89.3	4,346	7.8	39.7	6.1	6.5	12.3	2.9	0.0	17.3	17.5	23.1
SHELBY MUTUAL INS CO OF SHELBY OHIOH		4,461	0.2	89.5	4,491	1.9	50.6	7.3	6.7	28.3	2.6	0.0	2.6	2.4	3.8
CENTRAL MUT I C-OH		4,231	0.2	89.6	4,405	1.8	52.4	7.1	6.1	22.4	3.8	0.0	4.1	4.4	5.8
MERCHANTS MUTUAL GRP		4,144	0.2	89.8	5,663	1.8	65.9	4.5	10.9	8.9	2.7	0.0	3.9	3.9	5.0
MILWAUKEE INS GRP		4,137	0.2	90.0	3,965	2.0	58.7	4.4	11.7	19.3	1.6	0.0	2.4	2.3	3.9
ORION CAPITAL GRP		4,137	0.2	90.1	4,615	0.0	62.8	8.2	7.5	28.3	4.1	0.0	-5.0	-5.8	-5.8
TOTAL ABOVE 105 WRITERS		2,365,703	90.1	90.1	2,282,722	2.3	60.5	6.9	6.0	20.2	2.7	0.4	2.1	1.8	3.5
TOTAL ALL 458 WRITERS		2,625,144	100.0	100.0	2,543,147	2.3	60.7	6.9	6.0	20.0	2.6	0.4	2.1	1.8	3.5

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMMERCIAL AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
AETNA LIFE&CAS CO		363,423	5.1	5.1	352,418	8.1	78.8	8.5	7.5	18.6	2.8	0.1	-6.0	-8.3	-2.3
U.S. FID&GTY GRP		301,396	4.2	9.4	299,435	4.8	62.9	8.1	3.6	22.5	3.0	0.2	0.7	-0.2	3.7
LIBERTY MUTUAL COS		291,094	4.1	13.5	293,134	6.7	87.8	11.1	4.7	4.6	3.7	0.5	-3.5	-6.7	-2.3
TRAVELERS INS COS		287,040	4.0	17.5	258,632	4.6	68.1	8.1	6.3	20.0	3.3	0.1	-1.6	-3.2	0.3
HOME NY GROUP		216,997	3.1	20.6	207,210	7.7	70.3	9.9	7.2	17.9	2.2	0.0	-0.7	-4.0	1.0
CONTINENTAL CORP		215,906	3.0	23.6	198,095	6.2	64.4	10.4	8.3	20.1	2.2	0.2	-1.6	-3.0	2.2
THE ST. PAUL COS		195,655	2.8	26.4	187,643	5.9	67.8	8.9	8.2	19.4	2.7	0.2	-3.2	-3.9	2.0
INS CO OF NA		193,734	2.7	29.1	177,974	6.0	56.8	12.4	8.9	19.2	3.7	0.1	0.9	-0.6	4.0
FIREMENS FUND GRP		193,696	2.7	31.8	196,752	6.7	60.0	7.4	8.3	21.0	4.3	0.4	0.4	-0.8	4.8
MOTORS INS CORPORP		193,306	2.7	34.5	177,347	5.0	64.4	10.2	2.4	13.9	3.1	0.0	4.0	3.3	7.1
CRUM&FORSTER I COS		165,398	2.3	36.9	164,182	3.6	68.5	13.4	8.8	23.3	2.8	0.3	-7.8	-9.3	-8.8
AMERICAN INT L GRP		153,889	2.2	39.0	148,199	4.5	62.0	9.6	5.8	17.0	2.6	0.8	2.1	1.2	4.7
CNA/INS GRP		140,583	2.0	41.0	140,094	3.7	75.7	8.2	5.5	21.3	2.3	0.8	-4.4	-7.5	-0.8
COMMERCIAL UNION GRP		133,019	1.9	42.9	123,241	5.8	62.6	9.6	11.0	23.5	3.3	0.5	-2.2	-5.7	-2.5
STATE FARM (ILL) GRP		126,268	1.8	44.7	127,184	4.9	60.3	11.9	2.4	12.0	2.3	0.0	5.7	6.0	10.3
NATIONWIDE CORP GR		123,087	1.7	46.4	117,795	5.6	67.6	9.1	6.8	18.0	3.0	0.2	-1.3	-2.5	2.3
ALLSTATE INS GRP		121,188	1.7	48.1	123,026	12.0	75.9	10.7	10.1	24.6	3.2	0.0	-9.8	-13.2	-2.8
AMERICAN FINANC GRP		118,604	1.7	49.8	116,793	7.5	68.3	10.3	10.0	17.3	3.1	-0.5	-0.9	-4.6	-0.1
RELIANCE GROUP INC		115,283	1.6	51.4	115,954	9.6	67.6	9.8	8.1	19.4	2.9	0.1	-0.3	-4.3	1.9
FARMERS INS GROUP		103,731	1.5	52.8	106,725	7.0	78.9	8.1	0.8	20.2	2.4	0.0	-3.8	-5.6	0.5
AMERICAN GENERAL GRP		96,235	1.4	54.2	93,949	5.5	64.4	8.7	8.4	21.9	2.7	0.8	-2.1	-3.7	0.7
ROYAL INSURANCE		81,395	1.1	55.3	78,557	9.4	67.0	9.9	13.5	20.6	2.5	0.3	-2.2	-7.4	-2.2
CHUBB & SON INC GRP		80,946	1.1	56.5	78,941	5.2	64.0	8.8	11.8	20.0	2.6	0.1	-2.5	-3.9	0.4
ZURICH-AMN INS COS		77,233	1.1	57.6	75,940	9.0	67.2	8.7	5.9	20.0	2.1	0.0	1.7	-2.2	3.3
CONNECTICUT GEN I		76,970	1.1	58.7	75,313	8.2	71.4	10.3	8.4	21.0	2.8	0.7	-6.0	-7.9	-0.4
TRANSAMERICA CORP		76,944	1.1	59.7	72,894	6.0	68.0	10.5	6.3	25.5	3.4	0.2	-5.5	-7.6	-2.5
EMPLOYERS I-WAUSAU		74,788	1.1	60.8	74,469	5.5	65.1	13.5	7.5	16.2	3.0	0.3	-0.6	-3.0	0.6
UNIVERSAL UNDERWRITERS INS CO	MO	72,141	1.0	61.8	73,366	6.1	56.2	10.7	1.1	20.6	2.4	9.3	0.4	-0.1	5.6
AUTO-OWNERS GROUP		70,667	1.0	62.8	68,286	5.3	68.6	7.6	2.1	31.3	1.7	0.0	-4.7	-6.1	-1.3
OHIO CASUALTY GRP		65,677	0.9	63.7	61,377	5.3	62.5	12.6	3.9	28.4	3.5	0.0	-4.7	-5.9	-0.9
TOTAL ABOVE 30 WRITERS		4,526,298	63.7	63.7	4,384,930	6.3	68.6	9.7	6.7	19.0	2.9	0.4	-1.9	-3.9	1.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMMERCIAL AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
BERKSHIRE-HATHAWAY		62,533	0.9	64.6	62,472	7.5	50.3	12.1	5.6	22.7	2.3	0.0	5.2	3.7	9.2
LINCOLN NATIONAL C		62,005	0.9	65.5	62,309	4.5	59.5	9.6	6.6	24.9	2.0	0.0	-0.8	-1.4	2.6
GENERAL ACC INS GRP		58,345	0.8	66.3	54,189	8.3	55.3	7.0	6.9	18.5	3.3	0.0	4.8	4.8	12.4
TRANSIT CASUALTY CO	MO	55,601	0.8	67.1	56,242	10.4	58.1	15.2	6.4	16.1	3.4	0.0	3.2	0.4	8.0
ARMCO INS GRP INC		53,213	0.7	67.8	51,088	6.4	60.0	8.8	6.5	21.9	2.8	0.0	1.2	-0.1	5.1
MCMILLEN GROUP		51,734	0.7	68.6	53,619	4.1	57.4	10.8	4.9	22.6	3.2	0.0	1.8	0.6	3.4
SAFECO INS GROUP		51,344	0.7	69.3	50,565	0.9	54.0	10.5	6.9	32.9	2.5	0.4	-3.2	-3.9	-3.1
WESTERN INS COS		47,965	0.7	70.0	48,200	4.6	59.6	10.8	8.0	21.8	2.3	0.2	-0.8	-1.4	2.8
KEMPER INS COS		47,814	0.7	70.6	47,345	4.7	54.2	9.9	5.4	21.0	2.8	3.0	2.3	2.1	6.3
AMERICA GROUP		46,022	0.6	71.3	44,048	5.9	67.4	10.3	6.5	23.8	1.8	0.0	-3.8	-5.3	-0.1
FEDERATED MUTUAL GRP		44,332	0.6	71.9	42,731	7.4	68.0	9.1	8.8	13.6	2.9	1.0	0.1	-1.8	3.9
EMPLOYERS CAS CP		41,271	0.6	72.5	39,827	4.1	62.2	11.1	6.2	8.7	2.0	3.5	3.5	3.4	6.9
SENTRY INS GROUP		39,772	0.6	73.1	41,513	3.6	49.7	7.1	21.0	12.0	4.7	1.6	3.3	2.1	4.3
SWISS REINSURANCE		38,947	0.5	73.6	39,590	14.7	75.1	-2.5	0.0	33.3	0.2	0.0	2.5	-3.3	6.1
HARLEYSVILLE MUTUAL INS CO	PA	37,186	0.5	74.1	34,566	4.5	60.2	7.0	0.6	25.0	3.1	0.4	2.8	2.0	5.4
AMERICAN ROAD GRP		35,857	0.5	74.6	35,438	2.9	68.7	10.2	2.5	4.7	3.2	0.0	5.9	5.8	7.7
UTICA MUTUAL I GRP		32,164	0.5	75.1	31,229	6.0	57.0	12.7	5.2	19.0	3.3	2.8	1.8	-0.0	4.1
FIRST GREATWEST CP		31,052	0.4	75.5	31,785	3.5	51.1	11.0	7.7	15.3	2.3	0.0	6.9	6.8	9.2
ARMCO INC		29,813	0.4	75.9	31,961	6.5	56.6	9.8	5.6	32.9	1.1	0.0	-2.2	-3.2	2.7
MICHIGAN MUTUAL GRP		26,988	0.4	76.3	26,204	9.1	85.6	14.8	5.7	13.9	1.8	0.0	-7.0	-11.8	-5.8
SCOTTISH-YORK INTE		26,428	0.4	76.7	23,566	6.3	62.0	9.5	6.0	23.6	3.1	0.0	0.6	-2.3	1.6
UNIGARD INS GROUP		25,878	0.4	77.1	24,818	5.4	48.2	11.4	7.6	28.1	2.8	0.0	2.5	1.0	4.8
AMERICAN HARDWARE MUTUAL INS CO	MN	25,776	0.4	77.4	24,607	6.7	73.7	18.2	7.4	16.1	3.4	0.0	-7.8	-10.2	-4.3
PENNSYLVANIA NTL MUTUAL CAS INS COPA		25,625	0.4	77.8	25,297	3.8	55.5	7.9	8.7	18.0	2.6	0.1	4.0	3.9	7.0
AVCO CORPORATION		25,438	0.4	78.1	27,216	3.3	54.5	8.6	6.4	38.0	2.6	0.0	-4.0	-5.4	-2.8
CAROLINA CASUALTY INS CO	FL	25,149	0.4	78.5	24,410	4.3	59.4	17.0	2.9	19.1	3.8	0.0	-0.7	-1.2	2.8
WESTFIELD COMPANIE		25,086	0.4	78.8	24,397	2.5	51.0	8.1	8.1	20.4	2.0	0.0	4.9	5.6	8.0
EMPLOYERS MUTUAL C		24,754	0.3	79.2	24,942	6.0	52.2	5.2	8.4	19.3	2.7	0.1	7.1	6.3	10.6
BITUMINOUS CAS CP		24,235	0.3	79.5	23,867	8.2	72.1	11.8	6.5	26.6	3.0	0.3	-8.3	-11.0	-3.9
GULF INS CO GRP		24,056	0.3	79.9	23,852	8.4	58.4	14.2	9.2	18.9	3.7	0.7	0.4	-2.7	2.9
TOTAL ABOVE 60 WRITERS		5,672,681	79.9	79.9	5,516,823	6.2	66.7	9.8	6.7	19.4	2.9	0.4	-1.3	-3.2	1.7

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMMERCIAL AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
TRANSPORT INDEMNITY CO	CA	24,047	0.3	80.2	23,795	15.9	58.5	13.7	6.6	-1.6	4.7	4.5	13.2	7.3	16.3
NEW JERSEY MANUFACTURERS INS CO	NJ	23,437	0.3	80.5	22,098	8.0	60.9	13.4	1.6	3.9	0.9	17.7	3.1	0.9	6.6
SOUTHERN FARM BUREAU CASUALTY INS	MS	22,560	0.3	80.9	22,361	3.6	59.5	6.4	2.0	11.0	1.4	5.9	6.7	7.4	10.6
UNITED FARM BUREAU MUTUAL INS CO	IN	22,274	0.3	81.2	22,273	3.3	72.9	9.8	1.0	12.3	0.6	0.0	2.3	1.9	4.4
SELECTED RISKS GRP		22,109	0.3	81.5	20,882	7.1	55.2	10.2	5.3	18.6	2.0	0.0	5.4	4.6	10.3
CANAL GROUP		20,811	0.3	81.8	20,669	11.8	52.8	13.5	7.0	19.3	3.8	0.0	6.7	2.0	8.7
ERIE INS GRP		20,693	0.3	82.1	20,237	5.2	59.1	8.5	7.5	10.5	2.6	1.6	5.1	5.5	10.4
AMERICAN MU LIAB GRP		20,688	0.3	82.4	20,741	8.3	54.0	10.0	5.8	22.4	2.3	0.0	6.3	3.0	7.5
GUARANTY NATIONAL INS CO	CO	20,435	0.3	82.6	22,716	3.6	50.4	14.3	3.2	23.1	1.4	0.0	4.0	4.1	7.2
SKANDIA GROUP		19,930	0.3	82.9	20,944	9.0	52.6	4.2	0.8	31.6	0.3	0.0	7.8	5.7	11.7
CINCINNATI FNCL CP		19,797	0.3	83.2	19,187	4.8	68.0	7.4	2.9	22.6	2.2	0.0	-1.3	-1.7	3.0
CARRIERS GROUP		19,076	0.3	83.5	19,704	9.5	75.0	10.5	6.4	2.4	3.2	0.0	4.3	1.4	7.7
PENN MAS ASS INS GRP		18,403	0.3	83.7	18,136	12.5	74.8	10.6	7.7	13.1	2.9	0.1	0.7	-5.0	2.6
ATLANTIC COMPANIES		16,159	0.3	84.0	17,657	7.0	63.7	4.6	10.2	21.3	2.8	3.9	-1.1	-3.5	1.7
PROTECTIVE INS CO	IN	17,883	0.3	84.2	19,219	11.7	69.6	13.1	3.4	10.7	4.2	0.0	1.8	-0.6	8.8
STATE AUTO MUT GRP		17,601	0.2	84.5	17,567	3.7	45.5	8.2	6.7	21.4	1.7	0.0	3.2	8.9	12.0
RANGER INS CO	DE	17,563	0.2	84.7	17,563	5.8	57.7	12.1	5.9	20.7	4.7	0.0	-0.1	-0.6	4.8
GRANGE MUTUAL CASUALTY CO	OH	17,433	0.2	85.0	17,204	5.6	55.7	7.8	2.9	25.8	1.0	0.0	3.8	3.7	8.7
CAL FARM INS CO	CA	17,085	0.2	85.2	16,555	7.7	88.8	10.0	5.3	18.6	3.3	0.0	-10.3	-14.0	-7.9
INDIANA GRP INC		16,920	0.2	85.5	17,241	3.5	50.0	10.2	1.8	23.7	1.6	0.0	6.0	6.8	10.1
MISSION EQUITIES GRP		16,681	0.2	85.7	15,850	12.3	65.8	17.6	6.2	20.6	2.9	0.0	-4.9	-7.1	4.1
DRUM CORP		16,161	0.2	85.9	16,625	1.8	44.7	8.3	2.1	38.8	3.1	0.0	1.8	1.6	2.9
AID INS SERVICES		16,015	0.2	86.1	15,644	4.0	55.7	9.1	8.4	22.1	2.7	0.6	1.7	0.8	3.7
MERCHANTS MUTUAL GRP		15,940	0.2	86.4	20,003	8.5	103.3	11.6	12.1	10.4	3.8	0.0	-16.0	-22.3	-16.7
WESTERN PREFER GRP		15,794	0.2	86.6	19,427	9.7	55.3	7.2	6.2	25.4	2.7	0.0	5.3	1.7	7.5
NORTHLAND CO		15,526	0.2	86.8	20,061	11.2	53.2	13.3	6.8	23.9	2.8	0.0	3.3	-0.0	7.9
TELEDYNE GROUP		15,469	0.2	87.0	15,374	10.4	53.6	7.8	6.3	25.6	2.3	0.9	4.1	2.0	9.9
IOWA NATIONAL MUTUAL INS CO	IA	15,392	0.2	87.2	15,275	4.1	65.6	6.4	12.2	22.8	3.0	0.0	-4.0	-5.3	-1.8
WINTERTHUR SWISS INS CO US BR	NY	14,730	0.2	87.5	9,560	3.9	83.5	6.2	3.7	29.1	0.8	0.4	-9.9	-12.8	-9.9
COUNTRY COMPANIES		14,659	0.2	87.7	14,467	7.0	58.3	6.2	2.6	18.2	1.1	0.0	7.6	7.4	13.0
TOTAL ABOVE 90 WRITERS		6,225,977	87.7	87.7	6,071,858	6.3	66.2	9.8	6.5	19.3	2.8	0.5	-0.9	-2.8	2.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMMERCIAL AUTO TOTAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
BANKERS & SHIPPERS INS CO OF NY	NY	13,874	0.2	87.9	13,817	10.3	73.8	11.9	3.9	25.2	4.0	0.0	-3.9	-10.2	-4.6
ORION CAPITAL GRP		13,684	0.2	88.0	13,505	4.4	65.9	8.6	8.9	26.5	4.1	0.0	-4.4	-7.5	-5.1
MOTORISTS MUTUAL INS CO	OH	13,589	0.2	88.2	13,690	4.3	47.4	7.3	4.2	18.2	1.2	0.0	11.4	11.8	14.7
ALLIANZ INS CO		13,469	0.2	88.4	14,642	9.9	72.7	14.2	6.3	21.6	3.8	0.0	-4.0	-10.1	-4.7
GUARDIAN ROYAL EXC		12,585	0.2	88.6	13,016	9.6	47.9	7.0	3.5	28.7	0.6	0.0	8.4	6.5	13.3
PHOENIX OF LONDON		12,513	0.2	88.8	11,807	6.7	69.1	10.6	9.1	19.7	2.2	0.2	-3.6	-5.3	0.4
SHELBY MUTUAL INS CO OF SHELBY OHIOH		12,424	0.2	89.0	12,495	4.5	55.3	7.9	6.7	26.7	2.7	0.0	1.6	0.3	3.6
MUTUAL SERVICE GRP		11,927	0.2	89.1	12,019	8.4	69.8	14.5	7.1	18.6	1.7	0.1	-4.6	-6.3	1.4
AMERICAN UNVSL GRP		11,898	0.2	89.3	10,246	4.1	67.0	6.8	2.2	19.1	2.2	0.0	3.0	1.5	3.9
GULF & WESTERN I GRP		11,325	0.2	89.5	11,292	7.1	62.1	5.7	8.7	23.1	3.4	0.0	1.9	-1.6	2.2
CENTRAL MUT I C-OH		11,301	0.2	89.6	11,434	5.4	56.8	14.3	6.3	22.4	3.7	0.0	-0.8	-2.2	2.1
PEERLESS GROUP		11,243	0.2	89.8	10,759	7.7	65.4	7.4	3.2	22.1	2.4	0.0	3.2	-0.3	3.9
COMMERCIAL STANDARD INS CO	TX	10,936	0.2	89.9	11,280	1.7	73.8	12.8	3.6	21.3	4.5	0.0	-6.7	-8.6	-1.6
EMPIRE MUTUAL GRP		10,777	0.2	90.1	10,622	9.4	55.9	13.3	7.3	12.9	4.6	0.0	5.9	2.9	9.0
TOTAL ABOVE 104 WRITERS		6,397,522	90.1	90.1	6,242,482	6.4	66.1	9.8	6.5	19.4	2.8	0.5	-0.9	-2.8	2.1
TOTAL ALL 494 WRITERS		7,102,292	100.0	100.0	6,953,455	6.3	65.7	9.9	6.5	19.3	2.8	0.5	-0.7	-2.6	2.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
HOMEOWNERS (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
STATE FARM (ILL) GRP	1,587,220	16.6	16.6	1,457,185	4.5	67.6	7.5	3.1	19.9	2.5	0.0	0.3	-0.3	3.6
ALLSTATE INS GRP	1,004,854	10.5	27.1	944,970	3.8	70.2	9.1	3.0	16.1	3.5	0.0	-0.4	-1.0	2.4
AETNA LIFE&CAS CO	408,089	4.3	31.4	390,290	3.0	66.9	5.3	6.4	22.8	2.P	0.0	-1.4	-2.3	0.2
FARMERS INS GROUP	396,814	4.2	35.6	363,309	4.7	77.4	2.9	0.2	26.5	1.9	0.0	-3.5	-4.8	-0.7
CONTINENTAL CORP	240,040	2.5	38.1	229,085	3.3	68.5	6.2	8.3	23.6	2.6	0.1	-3.7	-5.0	-2.2
NATIONWIDE CORP GR	233,346	2.4	40.5	221,358	3.1	67.7	6.3	4.3	22.8	4.4	0.0	-2.2	-3.1	-0.4
TRAVELERS INS COS	220,786	2.3	42.8	213,345	3.8	59.3	5.3	7.6	25.7	2.9	0.0	0.5	-0.4	2.5
SAFECO INS GROUP	203,156	2.1	45.0	195,263	3.4	60.7	6.7	3.4	28.5	2.5	-0.0	-0.3	-0.9	2.1
FIREMENS FUND GRP	172,240	1.8	46.8	166,452	2.9	58.5	7.8	8.6	26.6	3.3	0.0	-1.7	-2.6	-0.1
INS CO OF NA	168,617	1.8	48.5	127,149	3.5	66.0	9.1	12.6	23.6	3.5	0.2	-6.0	-8.0	-5.4
PRUDENTIAL OF AM GRP	165,347	1.7	50.3	155,210	6.1	74.3	12.9	11.8	17.0	2.4	0.0	-6.3	-9.9	-6.1
USAA GROUP	146,072	1.5	51.8	134,960	3.1	57.2	8.3	2.5	15.2	3.0	14.2	1.1	-0.2	1.5
U.S. FID&GTY GRP	139,546	1.5	53.3	135,159	2.8	60.3	6.0	4.3	23.5	3.1	0.0	1.8	1.5	3.8
OHIO CASUALTY GRP	139,405	1.5	54.7	139,009	3.1	61.9	6.2	3.0	30.9	3.2	0.0	-2.2	-2.8	0.0
LIBERTY MUTUAL COS	115,740	1.2	55.9	105,682	2.2	57.2	8.4	5.6	21.1	3.7	0.0	2.6	2.2	3.7
REPUBLIC FNCL SVC	114,109	1.2	57.1	109,451	2.5	60.2	7.4	3.9	29.8	2.1	0.0	-1.0	-1.8	0.2
CHUBB & SON INC GRP	108,968	1.1	58.3	99,706	2.4	62.0	4.6	7.4	23.3	2.6	0.0	0.4	0.1	2.1
KEMPER INS COS	107,619	1.1	59.4	100,992	3.5	66.8	7.2	4.6	28.0	2.4	0.1	-3.8	-4.9	-1.8
COMMERCIAL UNION GRP	97,940	1.0	60.4	88,223	2.9	63.3	9.8	10.2	24.1	3.3	0.0	-3.7	-5.8	-4.3
AMERICAN FAMILY IN	96,445	1.0	61.4	89,508	2.7	81.0	6.4	4.6	21.7	2.3	0.0	-7.0	-8.6	-6.2
ROYAL INSURANCE	96,178	1.0	62.4	92,407	2.8	64.7	6.0	8.0	25.2	2.3	0.0	-1.6	-3.3	-1.8
THE ST. PAUL COS	92,226	1.0	63.4	82,870	3.1	69.5	9.1	8.5	22.8	2.9	0.0	-5.9	-7.0	-3.9
GENERAL ACC INS GRP	91,743	1.0	64.4	90,446	5.1	61.3	9.4	4.0	25.0	3.1	0.0	-0.8	-1.5	3.2
LINCOLN NATIONAL C	82,751	0.9	65.2	82,154	3.2	64.4	5.9	4.4	25.7	2.0	0.0	-0.8	-1.3	1.6
CRUM&FORSTER I COS	82,251	0.9	66.1	77,547	0.3	66.7	12.9	9.9	25.3	3.2	0.2	-8.3	-9.8	-9.6
AUTO-OWNERS GROUP	81,594	0.9	67.0	79,651	3.0	80.1	5.9	2.2	25.9	1.4	0.4	-7.0	-8.6	-5.9
ANDOVER GRP	73,830	0.8	67.7	74,949	3.9	59.7	8.9	2.9	27.7	2.7	0.4	-0.4	-1.3	1.9
AMERICAN GENERAL GRP	73,246	0.8	68.5	71,216	2.1	70.4	6.1	7.2	24.9	2.7	0.0	-4.8	-6.1	-4.4
CNA/INS GRP	70,455	0.7	69.2	60,083	2.4	76.9	2.9	5.9	26.1	2.5	0.0	-6.0	-7.7	-5.9
RELIANCE GROUP INC	69,460	0.7	70.0	67,224	5.5	67.9	8.1	8.7	24.5	3.0	0.0	-3.7	-6.6	-3.0
TOTAL ABOVE 30 WRITERS	6,680,087	70.0	70.0	6,244,353	3.7	67.2	7.3	4.7	22.1	2.8	0.3	-1.4	-2.4	0.7

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
HOMEOWNERS (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AMERICAN FINANC GRP		67,807	0.7	70.7	64,196	3.1	60.9	4.2	9.7	28.2	2.7	0.0	-1.3	-3.0	-1.2
AMERICA GROUP		66,670	0.7	71.4	61,934	3.0	58.7	8.1	6.4	25.3	2.3	0.0	-0.0	-0.4	2.3
TRANSAMERICA CORP		65,063	0.7	72.1	63,092	3.2	66.1	9.4	7.7	25.2	3.6	0.0	-5.0	-6.5	-3.7
HOME NY GROUP		53,628	0.6	72.6	55,826	3.6	58.2	6.5	5.4	22.7	2.4	0.0	3.5	2.6	5.0
WESTFIELD COMPANIE		49,513	0.5	73.1	47,976	1.6	71.2	6.1	8.9	25.5	2.4	0.0	-6.4	-7.6	-6.0
AMICA MUTUAL INS CO	RI	45,449	0.5	73.6	42,460	4.1	38.4	6.5	5.4	14.1	3.1	33.5	1.4	-0.5	1.9
CINCINNATI FNCL CP		44,048	0.5	74.1	43,307	3.4	62.3	3.7	3.0	28.1	2.1	0.0	0.5	0.5	3.8
METROPOLITAN GROUP		43,996	0.5	74.5	42,120	-7.8	57.3	13.9	18.4	31.9	4.6	0.0	-15.5	-14.1	-18.2
CONNECTICUT GEN I		40,129	0.4	75.0	42,582	3.6	49.5	7.6	8.2	31.1	3.4	-0.2	0.5	0.2	3.5
LINCOLN AMERICAN C		39,812	0.4	75.4	36,231	4.0	58.5	8.1	2.7	29.7	1.6	0.0	1.5	-0.3	1.8
ERIE INS GRP		37,503	0.4	75.8	35,091	3.0	56.9	6.2	8.1	11.0	2.6	9.0	3.0	3.3	6.1
COUNTRY COMPANIES		36,945	0.4	76.1	36,211	3.5	72.8	7.1	3.7	22.3	1.9	0.0	-2.9	-4.2	-1.4
GOVERNMENT EMPLS GRP		36,281	0.4	76.5	34,042	2.6	85.9	13.7	12.5	11.0	2.0	0.0	-11.0	-13.5	-11.4
SENTRY INS GROUP		34,562	0.4	76.9	33,702	2.3	69.9	7.2	17.6	23.7	5.6	0.0	-10.1	-13.0	-11.6
UNIGARD INS GROUP		34,239	0.4	77.3	33,608	3.1	52.5	9.8	7.9	30.5	3.0	0.0	-0.7	-2.0	0.2
OHIO CY MUTUAL FIRE INS CO	WA	34,088	0.4	77.6	33,122	3.2	51.2	7.3	2.4	28.8	2.5	6.8	1.3	0.3	2.9
STATE AUTO MUT GRP		33,518	0.4	78.0	32,942	3.8	66.2	6.6	6.3	26.8	2.0	0.0	-3.1	-4.3	-1.1
MFA MUTUAL INS COS		32,637	0.3	78.3	31,142	3.1	76.2	10.2	9.2	18.2	2.3	0.2	-6.9	-8.3	-6.3
NATIONAL AMER I GRP		32,479	0.3	78.6	33,278	4.4	70.4	9.0	4.7	29.3	4.2	0.0	-6.4	-9.5	-6.8
ARMCO INS GRP INC		31,343	0.3	79.0	30,428	2.8	67.7	8.9	10.1	27.5	2.8	0.0	-7.3	-9.2	-7.0
SOUTH CAROLINA I GRP		31,194	0.3	79.3	30,112	2.6	62.6	7.6	2.3	26.5	2.6	0.0	-0.3	-0.9	1.3
INDIANA GRP INC		30,930	0.3	79.6	30,582	2.6	72.6	8.1	3.6	31.9	1.7	0.0	-8.0	-9.6	-7.2
INDEPENDENT L&ACC		30,201	0.3	79.9	26,202	3.5	78.1	8.1	5.6	21.9	3.2	0.0	-7.5	-9.1	-5.8
WESTERN INS COS		29,231	0.3	80.2	26,455	2.6	69.0	8.1	9.8	20.0	3.4	0.0	-4.5	-5.5	-3.2
AID INS SERVICES		27,343	0.3	80.5	26,610	3.9	77.8	6.3	4.0	21.7	2.6	0.0	-4.6	-6.6	-3.7
TELEDYNE GROUP		27,274	0.3	80.8	24,943	5.9	59.5	5.4	5.7	23.3	2.3	0.0	3.1	2.9	6.6
SWISS REINSURANCE		24,844	0.3	81.1	25,214	3.3	70.3	3.2	0.0	37.7	0.2	0.0	-4.0	-6.1	-4.0
COLONIAL PENN GRP		24,742	0.3	81.3	22,653	6.0	54.6	14.6	9.8	14.2	2.7	0.0	4.4	2.2	5.7
CALIFORNIA STATE AUTO ASN INTI BU CA		24,698	0.3	81.6	21,243	4.2	39.6	7.7	6.0	10.7	2.3	21.4	6.5	6.7	10.0
AMERICAN INT L GRP		24,615	0.3	81.8	23,775	3.3	60.6	9.5	6.2	22.3	2.6	0.0	0.2	-0.7	1.8
TOTAL ABOVE 60 WRITERS		7,814,869	81.8	81.8	7,335,932	3.6	66.5	7.3	5.1	22.5	2.8	0.6	-1.6	-2.6	0.3

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
HOMEOWNERS (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
UNITED FARM BUREAU MUTUAL INS CO	IN	24,172	0.3	82.1	23,297	2.5	95.7	10.5	1.0	18.4	0.6	0.0	-11.4	-14.1	-12.2
GRANGE MUTUAL CASUALTY CO	OH	21,785	0.2	82.3	20,341	5.1	83.3	6.6	3.2	29.0	1.5	0.0	-10.2	-12.7	-8.2
AUTOMOBIL CLUB-M		21,751	0.2	82.6	20,777	5.8	64.8	11.3	3.0	12.0	-0.2	0.0	5.7	4.9	9.1
CENTRAL MUT I C-OH		21,451	0.2	82.8	20,760	3.4	63.0	5.9	7.0	27.5	3.7	0.2	-2.7	-4.0	-1.2
HANSECO INS CO	DE	21,264	0.2	83.0	20,016	4.9	72.6	8.0	2.6	29.2	0.1	0.0	-3.5	-6.7	-4.1
MOTORISTS MUTUAL INS CO	OH	21,174	0.2	83.2	20,133	3.6	72.2	11.2	4.5	25.8	1.4	0.0	-5.8	-8.1	-5.6
SHELBY MUTUAL INS CO OF SHELBY OHIOH		20,605	0.2	83.4	19,584	2.4	66.0	8.0	6.8	28.8	2.6	0.0	-4.9	-6.5	-4.8
ATLANTIC COMPANIES		20,455	0.2	83.7	19,548	3.5	70.2	7.3	12.5	24.3	2.3	2.9	-8.1	-10.6	-8.0
MIDDLESEX MUTUAL ASSURANCE CO	CT	20,080	0.2	83.9	19,061	5.0	62.7	6.2	4.5	25.5	2.4	0.0	0.4	-0.7	3.3
EMPLOYERS MUTUAL C		18,675	0.2	84.1	17,988	2.7	78.3	7.7	7.6	25.3	2.5	0.0	-9.1	-11.6	-9.6
TEXAS FARM BUREAU MUTUAL INS CO	TX	18,670	0.2	84.3	17,315	3.9	77.8	5.9	1.0	21.1	1.5	0.0	-2.9	-3.9	-0.4
UTICA MUTUAL I GRP		17,790	0.2	84.4	16,061	0.0	57.5	11.6	3.9	25.2	3.1	4.3	-2.6	-3.1	-3.1
MICHIGAN MILLERS MUTUAL INS CO	MI	17,408	0.2	84.6	16,912	4.3	65.8	9.3	4.2	33.4	2.6	0.1	-5.3	-8.3	-5.8
ZURICH-AMN INS COS		15,484	0.2	84.8	14,733	3.7	65.6	7.9	10.7	27.0	2.2	0.0	-4.8	-7.3	-5.1
NORFOLK&DEDHAM GRP		15,456	0.2	85.0	14,280	3.4	50.4	7.2	2.4	29.5	2.9	3.2	3.4	2.5	4.5
PHOENIX OF LONDON		15,446	0.2	85.1	14,740	3.5	68.6	6.2	8.8	23.5	2.6	0.1	-4.0	-5.3	-2.3
ORION CAPITAL GRP		15,323	0.2	85.3	14,623	0.8	54.2	8.1	7.0	26.8	4.6	0.0	-0.0	-0.4	0.0
HARLEYSVILLE MUTUAL INS CO	PA	15,145	0.2	85.4	14,198	4.2	60.2	3.9	1.6	32.1	3.1	0.0	0.6	-0.4	2.8
FARMERS HOME MUT GRP		14,910	0.2	85.6	14,834	1.9	59.2	9.2	2.2	37.3	2.2	0.0	-4.3	-5.5	-3.9
VERMONT MUTUAL GRP		14,749	0.2	85.7	13,929	2.8	53.4	7.5	5.3	22.2	3.4	5.1	2.3	1.6	3.6
SELECTED RISKS GRP		14,008	0.1	85.9	13,277	7.0	59.4	10.4	6.1	24.8	2.8	0.0	-0.2	-1.9	3.6
NEW JERSEY MANUFACTURERS INS CO	NJ	13,983	0.1	86.0	13,374	4.8	57.1	10.7	1.4	4.5	0.4	30.3	-0.6	-2.4	1.1
MUNICH GRP		13,903	0.1	86.2	13,942	3.2	61.1	4.6	1.7	33.5	0.1	0.0	0.8	-0.6	1.3
GUARDIAN ROYAL EXC		13,589	0.1	86.3	13,239	4.2	66.8	7.1	4.3	24.0	1.6	0.0	-0.5	-2.0	0.9
MERIDIAN MUTUAL GRP		13,237	0.1	86.5	12,518	2.3	71.4	10.9	3.0	29.6	1.9	0.0	-7.0	-9.1	-7.5
CALIF CAS MANAGEME		13,218	0.1	86.6	12,514	4.2	62.0	8.1	0.6	22.1	2.4	0.0	3.3	2.6	5.7
GULF INS CO GRP		12,947	0.1	86.7	13,049	3.8	65.7	8.0	7.7	22.4	3.2	0.0	-2.0	-3.8	-1.2
NEW YORK CENTRAL MUTUAL FIRE INS CNY		12,693	0.1	86.9	11,735	3.1	54.5	10.7	6.3	20.9	2.5	0.0	3.0	2.8	5.2
MICHIGAN MUTUAL GRP		12,648	0.1	87.0	12,407	2.9	62.1	8.4	6.4	26.4	1.9	0.0	-1.4	-2.8	-0.9
ALABAMA FARM GROUP		12,403	0.1	87.1	11,127	1.4	77.9	6.4	7.9	20.3	2.7	0.0	-6.6	-8.2	-7.2
TOTAL ABOVE 90 WRITERS		8,319,291	87.1	87.1	7,816,244	3.6	66.6	7.4	5.1	22.6	2.8	0.7	-1.7	-2.8	0.2

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HOMEOWNERS (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
MUTUAL SERVICE GRP		12,131	0.1	87.3	11,530	4.7	82.5	6.2	7.1	20.4	2.0	0.0	-7.9	-9.8	-5.5
MCMILLEN GROUP		12,030	0.1	87.4	10,125	4.3	68.3	10.3	5.8	30.2	3.2	0.0	-6.8	-9.6	-6.6
PAWTUCKET MUTUAL INS CO	RI	11,793	0.1	87.5	11,352	0.0	49.9	7.9	4.8	26.0	2.6	10.3	-0.7	-0.9	-0.9
FARM BUREAU MUTUAL INS CO OF AR	AR	11,774	0.1	87.6	11,511	5.4	79.4	4.6	1.6	16.9	0.2	0.0	-1.1	-1.5	3.8
MILBANK MUTUAL INS CO	SD	11,679	0.1	87.8	14,812	3.2	77.7	12.0	1.9	30.1	3.6	0.0	-11.4	-13.6	-10.7
PREFERRED MUTUAL INS CO	NY	11,637	0.1	87.9	10,989	3.0	57.8	9.7	5.8	29.0	2.9	0.3	-1.6	-2.9	-0.8
MILWAUKEE INS GRP		11,634	0.1	88.0	11,071	3.0	67.9	8.7	8.5	23.5	2.0	0.0	-4.2	-5.6	-3.3
HOLYOKE MUTUAL INS CO IN SALEM	MA	11,409	0.1	88.1	10,678	1.3	55.9	10.0	13.4	24.2	3.7	0.0	-2.8	-3.9	-3.2
EMPLOYERS REI CORP		11,192	0.1	88.2	11,360	1.8	73.3	3.4	1.9	33.3	0.2	0.0	-5.2	-6.5	-5.1
EQUITABLE GENERAL INS CO OF OKLAHOOK		11,044	0.1	88.4	9,943	5.8	80.4	15.3	0.0	39.8	0.0	0.0	-13.7	-19.2	-16.0
CONSTELLATION REINSURANCE CO	NY	11,042	0.1	88.5	10,073	3.6	66.8	3.1	3.1	30.8	0.1	0.0	-1.6	-2.1	1.3
PEKIN INS GROUP		10,893	0.1	88.6	10,309	3.9	74.4	10.4	1.9	30.0	1.2	0.0	-7.6	-9.6	-6.4
UNITED FIRE & CASUALTY CO	IA	10,880	0.1	88.7	10,818	5.3	67.3	7.7	3.6	26.4	2.8	0.0	-3.1	-4.2	0.6
HOME MUTUAL INS CO	NI	10,835	0.1	88.8	10,285	3.2	53.6	6.7	1.3	28.8	3.3	0.0	3.7	3.4	5.8
DEPENDABLE INS CO INC	FL	10,787	0.1	88.9	7,611	1.3	33.8	5.0	1.8	47.6	2.1	0.0	4.6	5.3	6.4
IOWA NATIONAL MUTUAL INS CO	IA	10,759	0.1	89.0	10,588	3.2	71.7	8.0	19.3	27.7	2.8	0.0	-13.1	-15.9	-13.1
AMERICAN AGRICULTURAL INS CO	IN	10,684	0.1	89.1	10,260	3.9	78.4	1.1	1.7	28.0	0.1	0.0	-3.9	-5.0	-1.5
EXCELSIOR INS CO	NY	10,641	0.1	89.3	9,213	5.5	71.3	9.9	6.5	19.9	3.2	0.0	-3.2	-5.9	-2.2
NORTH CAROLINA FARM BU MUTUAL INS	NC	10,557	0.1	89.4	9,529	4.1	91.2	5.0	2.9	23.6	1.9	0.1	-11.2	-13.3	-9.4
OREGON MUTUAL INS CO	OR	10,456	0.1	89.5	9,672	15.7	61.3	10.1	7.9	27.9	2.5	0.0	-1.0	-5.2	7.1
MUTUAL OF ENUMCLAW INS CO	WA	10,371	0.1	89.6	9,629	3.8	68.1	6.3	4.7	25.1	2.1	0.0	-2.2	-3.4	-0.2
FARMERS RELIANCE INS CO OF NJ	NJ	10,356	0.1	89.7	10,056	2.8	62.0	8.9	2.3	30.8	1.7	0.0	-1.8	-3.1	-1.2
PENNSYLVANIA NTL MUTUAL CAS INS COPA		10,340	0.1	89.8	10,063	2.5	68.4	9.0	12.5	22.6	2.9	0.0	-6.6	-8.3	-6.3
NATIONAL GRANGE M		10,040	0.1	89.9	10,312	4.6	67.4	9.2	7.9	25.2	2.9	0.0	-3.7	-6.8	-4.2
AVCO CORPORATION		9,940	0.1	90.0	10,117	2.8	56.3	8.4	6.6	40.4	2.9	0.0	-6.2	-7.9	-5.7
TOTAL ABOVE 115 WRITERS		8,594,200	90.0	90.0	8,078,150	3.6	66.6	7.4	5.1	22.8	2.7	0.6	-1.8	-2.9	0.1
TOTAL ALL 618 WRITERS		9,547,854	100.0	100.0	8,992,878	3.6	66.6	7.5	5.3	23.1	2.7	0.7	-2.0	-3.2	-0.3

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FARMOWNERS (000 OMITTED) 8/15/81
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CONTINENTAL CORP		37,110	6.9	6.9	35,710	2.6	74.7	6.9	10.1	27.1	2.3	0.0	-9.3	-11.5	-9.2
COUNTRY COMPANIES		30,238	5.6	12.5	29,103	4.0	76.5	7.1	2.5	21.0	1.1	0.0	-3.0	-4.5	-1.2
STATE FARM (ILL) GRP		20,837	3.9	16.3	19,286	4.3	96.4	6.8	3.2	19.9	2.5	0.0	-12.7	-15.6	-11.8
INS CO OF NA		18,982	3.5	19.8	17,861	2.9	76.5	4.2	9.0	25.2	2.6	0.0	-7.4	-9.4	-7.3
AMERICAN AGRICULTURAL INS CO	IN	18,568	3.4	23.2	17,493	4.5	84.5	1.5	1.7	27.2	0.1	0.0	-6.5	-8.1	-4.1
UNITED FARM BUREAU MUTUAL INS CO	IN	16,572	3.1	26.3	16,304	2.6	87.3	9.8	1.0	18.9	0.6	0.0	-7.5	-9.5	-7.5
FIREMENS FUND GRP		15,266	2.8	29.1	15,077	1.6	63.8	2.8	10.7	27.1	3.9	0.0	-3.5	-4.4	-3.1
MICHIGAN FARM BU GRP		14,746	2.7	31.9	14,408	4.0	80.4	4.8	8.8	19.2	1.2	0.0	-5.9	-7.8	-4.4
FARM BUREAU MUTUAL INS CO	IA	14,633	2.7	34.6	14,164	4.2	79.3	8.2	6.8	16.7	2.2	0.0	-5.3	-7.2	-3.7
THE ST. PAUL COS		13,940	2.6	37.1	13,158	2.6	85.6	7.8	7.8	24.0	2.7	0.0	-12.8	-15.0	-12.5
KENTUCKY FARM BU GRP		12,257	2.3	39.4	11,714	4.3	58.5	5.3	1.5	21.8	0.5	0.0	6.2	6.7	10.5
CAL FARM INS CO	CA	12,201	2.3	41.7	11,672	6.7	72.1	5.6	4.8	22.6	3.0	0.0	-2.3	-4.4	0.9
KANSAS FARM BU GRP		10,774	2.0	43.7	10,406	3.7	61.0	6.0	1.1	23.3	1.6	4.2	2.0	1.5	4.5
TEXAS FARM BUREAU MUTUAL INS CO	TX	8,403	1.6	45.2	8,036	4.0	73.5	5.5	1.0	19.8	1.6	0.0	-0.2	-0.7	2.8
GEORGIA FARM BUREAU MUTUAL INS CO	GA	8,331	1.5	46.7	8,069	4.1	55.0	6.5	0.9	12.4	1.9	0.0	11.1	12.6	16.3
ALABAMA FARM GROUP		8,123	1.5	48.2	7,993	0.9	67.6	5.0	6.0	19.1	2.2	11.0	-4.8	-5.9	-5.2
HASTINGS MUTUAL INS CO	MI	7,838	1.4	49.7	7,608	3.4	67.1	6.8	5.0	24.5	1.1	0.0	-0.9	-2.4	-0.1
AMERICAN FINANC GRP		7,248	1.3	51.0	6,664	2.6	73.9	2.6	12.0	23.1	4.0	0.0	-6.1	-8.4	-6.9
NATIONAL FARMERS GRP		7,214	1.3	52.4	7,196	2.9	72.7	7.2	1.4	32.5	3.0	0.0	-6.7	-9.0	-7.1
MFA MUTUAL INS COS		7,100	1.3	53.7	6,705	3.4	90.6	12.4	9.3	17.7	2.3	0.0	-14.2	-17.4	-14.7
COTTON STATES GRP		7,047	1.3	55.0	6,869	3.4	75.5	5.3	8.3	23.2	1.5	0.0	-5.9	-7.4	-4.5
WESTFIELD COMPANIE		6,959	1.3	56.3	6,768	1.6	70.8	5.8	7.3	24.1	1.9	0.0	-4.5	-5.3	-3.9
MERIDIAN MUTUAL GRP		6,847	1.3	57.5	6,353	2.6	84.5	13.6	3.7	30.1	1.9	0.0	-14.7	-18.3	-16.6
INDIANA GRP INC		6,591	1.2	58.8	6,455	2.5	64.5	3.9	1.8	23.0	1.8	0.0	2.5	2.7	5.1
AMERICAN FAMILY IN		6,420	1.2	59.9	5,950	2.7	84.2	7.8	6.9	20.8	2.3	0.0	-9.8	-11.9	-9.5
NORTH CAROLINA FARM BU MUTUAL INS	NC	6,288	1.2	61.1	5,905	3.8	83.8	5.4	2.8	23.6	1.9	-1.4	-7.2	-8.7	-5.1
RURAL MUTUAL INS CO	WI	6,136	1.1	62.2	5,898	6.0	84.7	6.7	6.3	18.0	1.6	0.0	-5.4	-9.3	-5.9
OKLAHOMA FARM BU GRP		5,581	1.0	63.3	5,630	4.0	71.7	9.2	0.8	21.4	0.0	0.0	-0.1	-1.7	0.9
NATIONWIDE CORP OR		5,124	0.9	64.2	4,677	2.5	94.2	5.0	9.6	22.2	4.0	0.0	-15.8	-18.9	-16.8
LINCOLN NATIONAL C		5,033	0.9	65.1	4,095	1.7	61.7	4.6	5.5	26.2	1.7	0.0	0.3	0.1	1.7
TOTAL ABOVE 30 WRITERS		352,407	65.1	65.1	337,227	3.4	76.5	6.2	5.5	22.7	1.9	0.4	-5.5	-7.1	-4.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FARMOWNERS (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
PIONEER STATE MUTUAL INS CO	MI	4,715	0.9	66.0	4,496	2.5	58.8	5.8	8.8	22.6	0.5	0.0	1.9	1.9	4.1
ALLIANCE INS GROUP		4,584	0.8	66.9	4,343	3.1	79.8	10.1	6.8	26.6	2.7	0.0	-11.6	-14.1	-11.4
RELIANCE GROUP INC		4,576	0.8	67.7	4,108	8.7	61.5	4.4	13.1	24.3	3.2	0.9	-0.3	-4.0	1.7
MILBANK MUTUAL INS CO	SD	4,553	0.8	68.6	5,443	2.8	88.1	11.2	1.9	25.1	3.6	0.0	-13.5	-16.1	-13.5
FARM FAMILY MUTUAL INS CO	NY	4,491	0.8	69.4	4,709	4.6	55.1	5.5	3.9	28.1	3.6	0.0	3.8	2.1	4.7
HOME NY GROUP		4,340	0.8	70.2	4,420	5.2	78.6	7.8	10.6	27.5	1.0	0.0	-9.9	-13.8	-10.4
U.S. FID&GTY GRP		4,171	0.8	71.0	4,146	2.2	54.3	11.8	8.2	27.3	4.4	0.0	-2.4	-3.2	-1.5
AUTO-OWNERS GROUP		4,158	0.8	71.7	3,902	3.7	102.1	9.6	2.2	25.9	1.3	0.0	-18.5	-22.2	-18.9
TRAVELERS INS COS		4,132	0.8	72.5	2,297	-0.3	40.0	2.5	79.1	20.5	2.9	0.0	-20.8	-24.3	-24.6
INDIANA FARMERS GRP		4,043	0.7	73.2	3,891	3.1	71.4	4.8	5.1	28.0	1.2	0.0	-4.5	-5.7	-3.0
HOME MUTUAL INS CO	WI	4,005	0.7	74.0	3,835	3.5	86.1	10.3	1.8	22.6	2.5	0.0	-9.9	-12.6	-9.9
CRUM&FORSTER I COS		3,946	0.7	74.7	4,075	0.2	60.8	1.2	9.7	25.0	2.9	0.0	0.2	0.2	0.4
CELINA GRP		3,859	0.7	75.4	3,661	4.8	94.1	8.9	17.3	23.7	2.8	0.0	-20.6	-25.2	-21.3
CONNECTICUT GEN I		3,463	0.6	76.1	3,401	2.2	46.1	3.4	7.3	27.6	5.7	0.0	4.7	5.3	7.3
FLORIDA FARM BU MUTUAL INS CO	FL	3,302	0.6	76.7	3,218	3.3	60.3	6.1	3.1	25.1	0.0	0.0	3.9	2.9	4.7
FARM BUREAU INS CO OF NEBRASKA	NE	3,175	0.6	77.3	3,075	8.7	78.4	8.0	4.7	14.1	0.8	0.0	-1.5	-3.2	4.2
COOPERATIVE FIRE INS ASN OF VERMONT	VT	3,162	0.6	77.8	3,273	12.5	65.1	4.6	15.3	10.9	3.5	0.0	5.0	0.3	8.0
VIRGINIA FARM BUREAU MUTUAL INS CO	VA	2,994	0.6	78.4	2,742	5.0	80.0	-10.1	1.6	29.7	6.6	0.0	-12.2	-15.1	-10.7
SWISS REINSURANCE		2,919	0.5	78.9	2,619	3.6	62.3	0.3	0.0	36.6	0.1	0.0	1.6	0.4	2.6
GRANGE INSURANCE GRP		2,687	0.5	79.4	2,460	5.0	68.4	12.4	4.5	9.9	0.8	0.0	2.3	2.2	6.7
MUTUAL OF ENUMCLAW INS CO	WA	2,680	0.5	79.9	2,562	4.6	42.8	10.7	5.0	24.9	2.1	0.0	7.5	7.9	11.7
SAFECO INS GROUP		2,674	0.5	80.4	2,526	1.0	63.3	15.3	7.5	37.6	2.5	0.0	-11.9	-14.1	-13.3
COLORADO FARM BUREAU MUTUAL INS CO	CO	2,659	0.5	80.9	2,499	3.6	76.4	9.6	2.4	22.4	1.2	0.0	-4.4	-6.5	-4.0
AETNA LIFE&CAS CO		2,562	0.5	81.4	2,459	3.1	58.9	2.5	7.9	23.7	1.4	0.0	3.1	3.0	5.5
UNION INS CO	NE	2,512	0.5	81.9	2,407	3.0	94.1	4.4	2.9	26.9	2.0	0.0	-13.3	-16.3	-13.9
FARMERS MUTUAL INS CO OF NEBRASKA	NE	2,465	0.5	82.3	2,307	3.6	75.7	8.8	1.4	30.3	1.1	0.0	-7.0	-9.4	-6.7
KEMPER INS COS		2,423	0.4	82.8	2,288	5.0	72.4	4.9	7.6	20.1	3.3	0.0	-3.3	-4.5	-0.0
MOUNTAIN WEST FARM BU MUTUAL INS CO	WY	2,400	0.4	83.2	2,171	3.4	54.2	9.0	7.4	16.7	2.2	0.0	5.4	5.7	8.5
PHOENIX OF LONDON		2,388	0.4	83.6	2,298	1.8	74.7	9.1	10.7	27.2	2.3	0.0	-10.7	-12.9	-11.4
TELEDYNE GROUP		2,387	0.4	84.1	2,306	5.5	67.4	10.5	7.8	24.2	2.3	0.0	-4.3	-6.6	-2.4
TOTAL ABOVE 60 WRITERS		454,832	84.1	84.1	435,164	3.5	75.0	6.5	6.1	23.2	2.0	0.3	-5.3	-7.1	-4.2

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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AID ING SERVICES		2,224	0.4	84.5	1,557	3.2	102.3	6.1	9.8	25.4	2.7	0.0	-20.4	-25.0	-22.6
EMPLOYERS REI CORP		2,209	0.4	84.9	2,119	0.9	81.8	1.7	1.6	41.2	0.1	0.0	-11.9	-14.3	-13.5
FARM BU TOWN & COUNTRY INS CO OF MO	MO	2,189	0.4	85.3	2,074	5.9	93.9	9.4	8.5	6.9	5.7	0.0	-9.2	-13.1	-9.1
OLD GUARD MUTUAL INS CO	PA	2,026	0.4	85.7	1,791	3.7	58.0	2.2	1.4	27.3	2.9	0.0	5.5	4.4	6.4
SOUTH CAROLINA I GRP		1,942	0.4	86.0	1,992	2.5	64.6	7.9	1.4	27.3	2.4	0.0	-1.3	-2.0	0.1
FARM BUREAU MUTUAL INS CO OF IDAHOID		1,800	0.3	86.4	1,768	6.7	46.8	7.1	8.4	14.6	1.9	0.0	11.8	11.5	16.2
ARMCO INS GRP INC		1,757	0.3	86.7	1,615	2.2	53.5	3.8	8.6	35.7	3.2	0.0	-1.8	-2.6	-0.8
DEGARD INS GROUP		1,633	0.3	87.0	1,477	3.2	53.6	9.5	9.7	29.6	3.2	0.0	-1.6	-3.0	-0.8
GUILDERLAND MUTUAL REINSURANCE CO NY		1,614	0.3	87.3	1,614	2.7	91.9	5.1	6.6	10.0	-0.6	0.0	-5.3	-7.0	-5.0
EMPLOYERS MUTUAL C		1,613	0.3	87.6	1,523	2.9	99.9	4.7	6.9	27.7	2.4	0.0	-18.4	-22.5	-20.4
ROYAL INSURANCE		1,602	0.3	87.9	1,286	2.5	67.1	3.8	9.6	23.5	2.2	0.0	-1.8	-3.4	-2.0
BERKSHIRE-HATHAWAY		1,550	0.3	88.2	1,599	2.5	73.4	7.4	12.5	26.2	1.5	0.0	-9.0	-11.3	-9.5
OREGON MUTUAL INS CO	OR	1,528	0.3	88.5	1,336	5.2	74.4	12.2	8.3	27.9	2.5	0.0	-10.5	-13.6	-9.6
FRANKENMUTH MUTUAL INS CO	MI	1,517	0.3	88.7	1,520	5.3	70.9	16.0	9.7	17.5	2.7	0.0	-5.8	-8.5	-4.6
CAMERON MUTUAL INS CO	MO	1,446	0.3	89.0	1,391	7.2	62.1	7.5	3.2	22.4	0.6	0.0	4.9	2.2	6.4
HUNTINGTON MUTUAL INS CO	IN	1,440	0.3	89.3	1,333	2.9	54.6	4.9	18.4	26.7	1.8	0.0	-1.8	-3.5	-1.8
FREMONT MUTUAL INS CO	MI	1,432	0.3	89.5	1,385	2.3	59.4	6.6	10.9	26.3	0.8	0.0	-1.6	-2.2	-0.1
WASECA MUTUAL INS CO	MN	1,352	0.2	89.8	1,586	7.2	95.2	5.6	0.6	39.4	2.1	0.0	-18.4	-23.2	-17.3
DAK MUTUAL INS CO	ND	1,340	0.2	90.0	1,190	4.0	86.4	25.8	6.1	7.4	0.1	0.0	-11.2	-14.0	-10.6
TOTAL ABOVE 79 WRITERS		487,046	90.0	90.0	465,322	3.5	74.9	6.6	6.2	23.3	2.0	0.3	-5.4	-7.1	-4.3
TOTAL ALL 275 WRITERS		540,944	100.0	100.0	515,703	3.6	74.0	6.7	6.3	23.3	2.0	0.3	-5.1	-6.8	-4.0

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COMM MULTIPLE PERIL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
INS CO OF NA	473,202	7.0	7.0	474,113	5.7	49.8	11.0	7.4	22.7	3.4	3.5	2.4	1.2	5.6
FIREMENS FUND GRP	434,118	6.4	13.3	421,949	6.0	49.5	7.5	11.6	25.2	3.5	0.1	2.2	1.4	6.4
AETNA LIFE&CAS CO	362,890	5.3	18.7	342,181	4.9	52.3	5.5	8.4	19.7	2.8	0.7	5.8	5.7	9.7
HOME NY GROUP	284,307	4.2	22.8	261,811	6.6	51.5	8.2	11.7	21.9	2.6	0.2	4.1	2.1	6.4
STATE FARM (ILL) GRP	280,741	4.1	27.0	255,507	5.0	55.6	8.7	5.9	20.8	2.8	0.5	3.3	3.1	7.5
CONTINENTAL CORP	272,596	4.0	31.0	261,753	6.5	52.2	9.4	12.3	21.0	2.7	0.3	2.0	1.2	6.7
ROYAL INSURANCE	260,257	3.8	34.8	252,318	6.2	51.9	7.4	14.8	22.6	2.5	0.5	2.9	0.1	3.6
TRAVELERS INS COS	232,904	3.4	38.2	353,606	6.5	58.3	13.3	10.7	23.5	2.9	0.0	-2.4	-4.7	0.3
CHUBB & SON INC GRP	214,913	3.2	41.4	212,613	5.6	53.4	4.5	12.9	21.4	2.1	0.0	3.6	3.1	7.8
CRUM&FORSTER I COS	213,643	3.1	44.5	212,427	0.6	53.6	12.1	13.6	21.9	3.6	0.0	-2.2	-2.6	-2.2
CONNECTICUT GEN I	207,400	3.0	47.5	197,487	8.4	64.7	11.3	9.2	24.0	3.0	0.2	-4.9	-6.7	0.9
AMERICAN INT L GRP	186,610	2.7	50.3	178,934	4.3	71.8	10.3	4.7	17.8	3.8	0.1	-2.9	-4.6	-1.3
CIA/INS GRP	168,089	2.5	52.8	159,970	5.5	61.5	7.2	8.6	24.3	2.8	-0.2	-0.7	-2.3	2.0
COMMERCIAL UNION GRP	157,812	2.3	55.1	140,561	5.1	43.2	9.0	16.8	22.7	3.6	1.1	4.0	1.9	4.7
HARTFORD STM BOILE	144,206	2.1	57.2	138,752	4.6	26.9	1.8	30.5	26.2	4.6	0.0	6.1	5.4	8.5
U.S. FID&GTY GRP	130,214	1.9	59.1	127,430	4.0	39.7	5.7	6.6	25.2	3.4	0.4	9.4	10.2	13.5
RELIANCE GROUP INC	112,002	1.6	60.7	114,342	12.1	52.3	9.5	11.4	20.9	3.3	0.0	5.5	1.5	9.4
TRANSAMERICA CORP	111,024	1.6	62.4	108,669	4.9	49.6	12.8	6.9	27.5	3.6	0.0	0.6	-0.2	3.9
AMERICAN FINANC GRP	106,403	1.6	63.9	97,276	4.6	51.3	7.1	9.8	24.0	4.3	0.2	3.4	1.8	4.5
AMERICAN GENERAL GRP	85,214	1.3	65.2	82,978	6.7	49.8	7.8	14.6	19.8	3.6	0.1	3.3	2.3	7.6
SAFECO INS GROUP	79,171	1.2	66.4	78,074	1.9	40.2	7.9	7.3	35.6	2.6	0.1	3.1	3.4	5.0
ATLANTIC COMPANIES	76,903	1.1	67.5	77,714	5.8	41.1	12.1	9.1	21.3	3.8	10.2	2.6	1.3	5.6
LIBERTY MUTUAL COS	72,652	1.1	68.6	70,081	5.8	45.0	5.5	11.3	22.9	4.0	5.6	4.5	3.1	7.0
LINCOLN NATIONAL C	69,686	1.0	69.6	70,077	4.2	47.4	8.7	8.3	26.5	2.0	0.0	3.6	3.8	7.6
ALLSTATE INS GRP	66,064	1.0	70.5	50,901	5.7	72.3	13.8	17.8	30.2	3.1	0.6	-16.7	-20.5	-15.5
FARMERS INS GROUP	64,504	0.9	71.5	48,841	1.2	40.7	10.5	1.3	17.7	4.2	0.0	11.9	13.8	14.9
KEMPER INS COS	62,414	0.9	72.4	61,032	4.9	51.0	6.8	16.9	28.3	3.7	1.7	-3.4	-4.6	-0.2
OHIO CASUALTY GRP	60,257	0.9	73.3	57,980	4.5	43.7	10.2	4.9	27.2	3.4	0.0	5.1	5.7	10.0
NATIONWIDE CORP GR	58,833	0.9	74.2	56,499	5.4	61.6	8.6	9.7	24.6	4.7	0.0	-3.5	-5.0	-0.3
GENERAL ACC INS GRP	55,971	0.8	75.0	50,234	9.3	53.3	6.4	13.4	21.2	2.6	0.0	2.2	1.7	10.3
TOTAL ABOVE 30 WRITERS	5,105,000	75.0	75.0	5,022,110	5.6	52.1	8.8	10.8	23.0	3.2	0.8	1.9	0.8	5.1

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COMM MULTIPLE PERIL (000 OMITTED) 6/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
SWISS REINSURANCE		54,090	0.8	75.8	50,327	4.6	61.6	6.0	0.0	37.8	0.2	0.0	-0.9	-3.0	-0.1
EMPLOYERS I-KANSAS		51,816	0.8	76.5	46,889	4.4	56.0	12.0	19.0	17.1	5.0	0.5	-2.9	-5.2	-2.3
AMERICA GROUP		50,925	0.7	77.3	47,612	5.2	45.5	10.6	12.4	22.1	2.6	0.4	3.5	3.4	8.1
ARKWRIGHT-BOSTON GRP		47,440	0.7	78.0	54,627	10.4	32.3	2.7	19.0	5.8	2.7	10.9	15.7	14.4	21.3
THE ST. PAUL COS		45,254	0.7	78.6	41,551	3.0	45.7	5.6	10.2	21.0	3.7	0.3	6.2	7.3	10.2
CINCINNATI FNCL GP		43,424	0.6	79.3	42,234	4.5	44.5	11.9	3.4	23.5	2.4	0.0	6.7	7.7	12.1
MUNICH GRP		39,891	0.6	79.9	39,312	3.4	62.5	4.9	1.7	33.3	0.1	0.0	0.2	-1.4	0.6
MISSION EQUITIES GRP		38,847	0.6	80.4	41,460	6.0	62.1	14.2	10.2	18.7	3.4	0.0	-3.4	-4.6	0.3
ZURICH-AMI INS COS		38,603	0.6	81.0	36,285	3.5	53.6	10.1	14.9	24.5	2.5	0.5	-1.4	-3.3	-1.2
ALLENDALE INS GRP		37,790	0.6	81.6	43,874	14.6	54.8	5.7	13.7	25.9	4.2	0.3	4.6	-2.5	5.4
AUTO-OWNERS GROUP		35,326	0.5	82.1	35,215	4.1	49.6	6.8	2.6	26.2	1.6	0.0	7.0	7.7	11.4
UTICA MUTUAL I GRP		33,845	0.5	82.6	31,472	0.0	45.3	15.7	8.8	27.5	3.2	8.5	-4.2	-4.9	-4.9
PROTECTION MUTUAL INS CO	IL	31,737	0.5	83.0	23,254	17.6	60.4	4.2	20.5	4.5	3.0	0.0	9.4	3.9	15.5
PREFERRED RISK MUTUAL INS CO	IA	29,457	0.4	83.5	26,429	2.7	50.4	10.1	11.4	22.4	2.3	0.7	1.6	1.5	3.8
UNIGARD INS GROUP		26,859	0.4	83.9	26,507	4.0	40.1	12.0	8.6	28.0	3.3	0.1	4.8	4.2	7.0
ARMCO INS GRP INC		26,724	0.4	84.3	25,499	4.0	40.6	8.4	10.3	24.1	3.3	0.0	6.9	7.1	10.4
ORION CAPITAL GRP		26,342	0.4	84.7	24,364	1.5	53.4	8.4	6.1	28.4	5.0	0.0	0.1	-3.7	0.1
CENTRAL MUT I GRP		25,207	0.4	85.0	23,243	5.0	51.8	9.2	7.1	28.2	3.7	0.3	0.9	-0.2	3.3
LUMBERMENS MUT I GRP		25,125	0.4	85.4	25,072	3.2	45.8	12.6	14.9	24.3	4.5	0.0	-0.3	-1.3	1.1
AMERICAN HARDWARE MUTUAL INS CO	MI	24,174	0.4	85.7	23,038	4.7	62.7	8.8	10.8	17.2	4.0	7.2	-4.4	-5.8	-1.8
SENTRY INS GROUP		22,969	0.3	86.1	22,736	3.0	47.1	2.9	19.6	24.3	4.8	2.5	0.7	-0.6	1.1
EMPLOYERS MUTUAL C		21,069	0.3	86.4	20,276	4.2	46.6	4.8	8.2	25.4	2.5	0.4	6.7	6.5	9.6
CHURCH MUTUAL INS CO	WI	20,693	0.3	86.7	19,192	1.9	60.8	7.9	8.7	17.6	4.6	0.0	0.6	0.2	1.7
CONSTELLATION REINSURANCE CO	NY	18,832	0.3	87.0	17,002	3.9	67.3	3.2	3.1	30.9	0.1	0.0	-1.9	-2.5	1.2
TELEDYNE GROUP		18,780	0.3	87.2	17,460	6.3	58.3	13.8	10.1	22.5	2.8	0.0	-2.0	-4.1	0.8
GUARDIAN ROYAL EXC		18,704	0.3	87.5	16,568	4.2	43.8	5.5	4.0	34.0	1.5	0.0	6.4	6.1	9.0
INDIANA GRP INC		17,896	0.3	87.8	16,743	3.2	38.0	3.5	2.0	18.1	2.1	0.0	16.2	19.6	22.6
PHOENIX OF LONDON		17,577	0.3	88.0	16,880	5.6	52.6	9.0	12.7	20.9	2.6	0.3	1.7	1.1	5.3
PUBLIC SERVICE MUTUAL INS CO	NY	17,540	0.3	88.3	16,754	13.3	74.3	11.7	8.6	6.7	5.0	0.0	1.5	-3.4	5.6
SKANDIA GROUP		16,726	0.2	88.5	15,433	5.5	53.3	3.8	0.9	28.2	0.3	0.0	8.0	7.3	11.0
TOTAL ABOVE 60 WRITERS		6,028,665	88.5	88.5	5,911,818	5.5	52.0	8.7	10.6	23.0	3.1	0.9	3.1	0.9	5.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
COMM MULTIPLE PERIL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
BITUMINOUS CAS CP															
HARLEYSVILLE MUTUAL INS CO	PA	15,539	0.2	88.8	14,377	5.3	44.4	10.2	11.4	24.0	3.9	0.3	3.4	3.2	7.8
PHILADELPHIA MANUFACTURERS MU I C	PA	15,072	0.2	89.0	14,715	2.7	47.4	6.4	0.6	30.0	3.0	3.2	5.0	5.1	7.2
MICHIGAN MUTUAL GRP		13,828	0.2	89.2	6,153	15.0	64.4	5.1	17.2	-12.4	2.9	0.0	17.4	12.4	20.5
PROPRIETORS INS CO	OH	13,601	0.2	89.4	13,629	5.4	49.7	10.7	9.4	23.0	2.0	0.4	4.0	2.6	6.2
EMPIRE MUTUAL GRP		13,146	0.2	89.6	13,051	3.7	74.2	22.3	22.2	12.2	6.9	0.7	-16.9	-20.8	-17.9
EMPLOYERS REI CORP		12,849	0.2	89.8	14,161	10.9	65.1	14.2	13.7	22.2	3.0	0.0	-4.5	-9.8	-2.8
ANDOVER GRP		12,841	0.2	90.0	13,204	3.4	58.5	1.9	2.0	35.7	0.2	0.0	1.5	0.9	3.6
		12,615	0.2	90.2	13,278	6.4	42.4	14.1	8.6	27.2	2.6	2.2	2.5	1.6	6.9
TOTAL ABOVE 68 WRITERS		6,138,156	90.2	90.2	6,014,386	5.5	52.0	8.7	10.6	22.9	3.1	0.9	2.1	0.9	5.1
TOTAL ALL 517 WRITERS		6,808,405	100.0	100.0	6,661,292	5.5	52.1	8.8	10.5	23.0	3.1	0.9	2.1	0.9	5.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OCEAN AND AIRCRAFT (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
INS CO OF NA	140,785	11.9	11.9	140,297	6.7	80.7	6.3	9.8	17.8	2.0	0.0	-6.0	-9.0	-3.9
CONTINENTAL CORP	138,113	11.7	23.6	135,008	8.0	75.2	6.2	7.0	17.5	2.4	0.0	-2.6	-4.5	2.2
AMERICAN INT L GRP	66,341	5.6	29.2	63,416	5.7	85.5	4.3	6.6	18.1	1.9	0.0	-6.2	-8.9	-4.5
FIREMENS FUND GRP	61,743	5.2	34.4	60,243	7.8	66.4	7.1	12.0	17.9	1.5	0.0	-1.0	-2.7	3.8
THE ST. PAUL COS	50,351	4.3	38.7	48,102	10.3	71.2	10.5	6.1	16.2	1.6	0.0	-2.6	-3.1	7.1
CONNECTICUT GEN I	49,206	4.2	42.8	48,378	6.7	73.8	8.1	8.5	22.7	2.2	0.0	-6.4	-8.3	-2.2
CHUBB & SON INC GRP	43,631	3.7	46.5	45,049	5.5	76.9	8.0	11.1	16.4	0.7	1.3	-5.7	-7.8	-3.2
HOME NY GROUP	40,702	3.4	49.9	37,426	9.7	80.3	7.5	18.9	17.2	0.7	0.0	-8.2	-13.6	-7.3
CRUM&FORSTER I COS	36,108	3.1	53.0	36,597	0.4	83.3	6.3	12.7	15.6	1.7	0.0	-11.3	-13.3	-12.9
ALLSTATE INS GRP	28,856	2.4	55.4	28,957	16.2	101.1	2.2	2.8	21.8	-1.2	0.0	-10.2	-14.4	-0.2
ATLANTIC COMPANIES	25,105	2.1	57.6	25,173	8.4	71.5	7.1	10.0	14.6	1.2	8.9	-3.9	-7.2	-1.0
RELIANCE GROUP INC	24,262	2.1	59.6	24,810	6.8	77.9	6.6	11.5	19.5	1.7	0.0	-5.5	-9.3	-4.9
AETNA LIFE&CAS CO	23,882	2.0	61.6	23,388	7.9	81.2	6.8	8.7	21.1	2.6	0.0	-7.9	-11.0	-4.5
ROYAL INSURANCE	23,367	2.0	63.6	23,014	10.2	69.4	7.6	9.2	19.2	0.7	0.0	1.7	-3.3	2.4
SWISS REINSURANCE	23,042	1.9	65.5	21,995	13.1	122.6	5.6	0.0	25.1	0.2	0.0	-19.8	-28.8	-20.4
MUNICH GRP	21,387	1.8	67.4	19,853	13.0	56.7	6.9	1.7	32.5	0.1	0.0	6.4	1.2	8.8
COMMERCIAL UNION GRP	19,757	1.7	69.0	18,649	8.3	73.6	8.8	12.2	20.3	2.9	0.0	-4.4	-9.6	-5.1
U.S. FID&GTY GRP	18,875	1.6	70.6	18,497	6.2	71.2	9.5	1.9	21.4	1.5	0.0	0.4	-0.9	4.2
TRAVELERS INS COS	17,246	1.5	72.1	16,790	7.3	74.8	11.1	5.8	29.1	2.8	0.0	-9.2	-12.8	-7.2
ARMCO INS GRP INC	16,353	1.4	73.5	16,641	8.0	69.8	7.7	1.0	14.6	0.4	0.0	4.6	3.6	10.0
AMERICAN FINANC GRP	16,136	1.4	74.8	16,423	10.4	79.3	7.9	5.2	17.2	0.9	0.0	-0.7	-5.7	0.5
EMPLOYERS REI CORP	15,961	1.3	76.2	16,175	7.8	98.3	0.6	1.1	14.6	0.1	0.0	-6.1	-8.0	-1.9
AVEMCO INS CO BD	15,891	1.3	77.5	14,410	3.3	58.9	10.4	15.2	1.1	4.6	0.0	5.3	5.3	7.7
AMERICAN STEAMSHIP O M PR I & IND NY	15,389	1.3	78.8	15,041	19.5	82.2	18.5	0.0	8.5	0.8	0.0	4.4	-5.4	5.1
AMERICA GROUP	12,191	1.0	79.8	11,540	9.3	86.3	11.6	2.8	19.6	0.6	1.2	-9.1	-11.9	-3.6
SKANDIA GROUP	11,775	1.0	80.8	11,038	9.8	114.4	8.1	0.9	28.7	0.3	0.0	-20.9	-28.3	-21.7
PHOENIX OF LONDON	10,570	0.9	81.7	10,388	6.2	79.3	5.2	6.9	18.2	2.0	0.0	-4.5	-6.3	-0.9
ARKWRIGHT-BOSTON GRP	10,032	0.9	82.6	10,136	24.3	69.9	5.9	0.6	20.7	0.0	0.0	9.4	1.6	17.9
GUARDIAN ROYAL EXC	8,914	0.8	83.3	8,855	7.9	65.5	6.1	4.9	19.5	1.6	0.0	3.4	1.2	6.8
TOKIO MARINE & FIRE INS CO LTD US NY	8,504	0.7	84.1	8,321	5.4	69.5	9.1	18.1	12.3	3.8	0.0	-3.4	-6.9	-4.0
TOTAL ABOVE 30 WRITERS	994,437	84.1	84.1	974,610	8.1	78.6	7.0	8.1	18.4	1.6	0.3	-4.6	-7.6	-1.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OCEAN AND AIRCRAFT (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
EAGLE STAR INS CO OF AMERICA	NY	7,203	0.6	84.7	7,337	8.5	66.8	7.7	0.8	22.0	0.3	0.0	5.0	1.3	5.9
PUBLIC SERVICE MUTUAL INS CO	NY	7,042	0.6	85.3	7,089	7.2	110.5	1.3	3.0	3.9	0.2	0.0	-6.4	-10.3	-5.4
SCOR REINSURANCE CO	TX	5,842	0.5	85.7	5,507	3.7	106.7	4.6	18.0	9.6	0.9	0.0	-16.8	-21.5	-19.4
USAA GROUP		5,800	0.5	86.2	5,662	3.4	60.3	3.2	2.0	11.2	3.1	6.0	5.7	5.0	6.9
UTICA MUTUAL I GRP		4,860	0.4	86.6	4,754	20.1	71.5	6.4	1.4	23.4	2.4	0.0	3.9	-2.8	11.1
ARMCO INC		4,505	0.4	87.0	4,786	17.8	103.4	9.3	5.1	22.3	0.4	0.0	-17.0	-21.9	-5.6
LIBERTY MUTUAL COS		4,471	0.4	87.4	5,263	22.8	-85.0	4.9	3.6	17.4	1.6	0.0	79.9	85.0	100.3
REPUBLIC FNCL SVC		4,281	0.4	87.8	4,221	2.4	41.8	4.8	3.7	2.2	7.8	0.0	18.7	21.4	23.3
EMPLOYERS MUTUAL C		4,260	0.4	88.1	4,316	22.3	75.9	4.8	0.0	11.1	0.0	0.0	10.1	4.5	20.5
NATIONWIDE CORP GR		4,249	0.4	88.5	3,708	8.4	93.0	2.5	0.5	21.7	0.1	0.0	-7.0	-9.6	-2.4
STATE FARM (ILL) GRP		4,234	0.4	88.8	4,126	4.0	63.5	7.2	7.2	25.1	1.2	0.0	-1.4	-2.2	1.3
YASUDA FIRE & MARINE INS CO OF AM	NY	3,957	0.3	89.2	4,019	7.6	68.3	7.1	0.6	23.6	0.7	0.0	2.1	-0.1	5.3
HIGHLANDS GRP		3,703	0.3	89.5	3,645	12.1	146.9	23.0	10.1	-54.0	7.9	0.0	-13.6	-18.3	-8.3
ROYAL EXCHANGE ASSURANCE OF AM INC	NY	3,663	0.3	89.8	3,678	10.4	57.2	6.3	5.4	22.6	2.5	0.0	7.6	3.3	8.9
NEW YORK MARINE & GENERAL INS CO	NY	3,575	0.3	90.1	3,593	22.8	68.1	4.0	0.6	22.0	3.2	0.0	9.8	1.1	15.1
TOTAL ABOVE 45 WRITERS		1,066,102	90.1	90.1	1,046,314	8.3	78.0	7.0	7.8	18.0	1.6	0.3	-3.9	-6.9	-0.5
TOTAL ALL 225 WRITERS		1,183,140	100.0	100.0	1,158,604	8.7	78.8	7.0	7.6	18.5	1.7	0.3	-4.2	-7.5	-1.0

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FIRE AND ALLIED LINES (000 OMITTED) 8/15/81
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FIREMENS FUND GRP		389,848	5.3	5.3	384,232	6.5	64.1	8.2	14.2	21.3	3.0	0.0	-3.9	-5.9	-0.5
THE ST. PAUL COS		353,661	4.8	10.0	344,527	3.1	55.9	4.8	11.0	22.3	3.0	0.3	1.3	1.5	4.5
AETNA LIFE&CAS CO		277,504	3.7	13.8	275,892	3.6	53.3	3.1	11.6	21.5	3.0	0.0	4.1	4.0	6.9
ALLSTATE INS GRP		276,304	3.7	17.5	274,037	4.8	70.7	8.7	4.0	22.2	2.3	0.0	-3.1	-4.3	-0.1
CONTINENTAL CORP		266,296	3.6	21.1	271,773	3.6	60.8	3.9	7.5	25.2	2.2	0.1	0.7	0.2	3.2
CRUM&FORSTER I COS		217,716	2.9	24.0	229,910	0.4	63.1	6.4	10.9	22.3	2.7	0.0	-2.4	-2.9	-2.6
U.S. FID&GTY GRP		207,761	2.8	26.8	206,763	3.0	55.0	5.4	7.7	25.0	3.6	0.0	2.1	1.8	4.2
AMERICAN INT L GRP		201,862	2.7	29.5	199,567	4.4	61.2	6.1	6.5	4.2	4.3	0.0	9.2	9.5	12.9
TRAVELERS INS COS		194,704	2.6	32.2	142,916	3.5	60.6	4.1	10.2	31.0	3.6	0.0	-3.5	-5.1	-2.5
CONNECTICUT GEN I		189,889	2.6	34.7	184,027	4.2	60.3	5.2	10.6	23.5	3.0	0.0	-0.8	-1.4	2.4
CHUBB & SON INC GRP		184,099	2.5	37.2	174,799	2.6	58.8	4.1	10.4	23.9	2.3	0.0	0.7	0.3	2.4
HOME NY GROUP		177,154	2.4	39.6	173,203	4.5	61.8	5.1	13.1	22.1	2.0	0.0	-0.3	-2.2	0.7
INS CO OF NA		167,688	2.3	41.8	159,982	3.1	89.1	7.4	14.5	18.4	4.8	0.1	-15.1	-18.5	-16.2
STATE FARM (ILL) GRP		154,443	2.1	43.9	149,955	4.5	61.1	6.1	6.9	26.6	2.4	0.0	-0.9	-1.7	2.2
RELIANCE GROUP INC		111,240	1.5	45.4	117,464	4.5	63.1	6.9	13.0	23.7	3.1	0.0	-2.9	-5.3	-2.4
FARMERS INS GROUP		103,845	1.4	46.8	103,863	4.4	60.7	10.5	0.1	35.6	1.5	0.0	-3.3	-4.5	-0.7
ALLENDALE INS GRP		100,238	1.4	48.2	126,328	16.4	93.3	5.6	15.1	34.5	4.2	0.0	-16.7	-28.5	-19.6
AMERICAN FINANC GRP		94,026	1.3	49.4	94,044	3.4	61.9	4.3	12.7	20.6	3.1	-0.0	-0.0	-1.6	0.4
ROYAL INSURANCE		93,730	1.3	50.7	94,974	3.0	58.8	5.7	17.1	21.9	2.3	0.0	-1.3	-3.1	-1.4
PROTECTION MUTUAL INS CO	IL	81,130	1.1	51.8	78,053	15.7	93.0	4.2	20.5	6.0	3.9	0.0	-7.3	-14.9	-4.6
COMMERCIAL UNION GRP		78,387	1.1	52.9	76,791	3.9	56.2	5.4	12.8	22.3	4.0	0.2	1.4	-0.5	1.6
ARKWRIGHT-BOSTON GRP		77,470	1.0	53.9	80,502	9.7	71.3	2.9	19.8	15.7	4.9	0.0	-3.5	-7.9	-1.4
SWISS REINSURANCE		74,751	1.0	54.9	71,513	3.4	62.4	3.7	0.0	38.4	0.2	0.0	-0.9	-2.5	-0.3
NATIONWIDE CORP GR		69,221	0.9	55.8	66,395	2.9	64.3	3.7	6.0	25.6	3.7	0.0	-1.1	-1.8	0.7
AMERICAN GENERAL GRP		63,453	0.9	56.7	63,275	2.6	61.8	4.3	10.9	23.4	3.1	0.0	-1.1	-1.9	0.2
GENERAL ACC INS GRP		62,986	0.8	57.6	65,080	5.1	55.7	5.2	8.8	26.0	2.7	0.0	1.2	0.9	5.6
CNA/INS GRP		61,295	0.8	58.4	61,292	5.2	63.9	3.0	11.8	29.4	2.7	0.5	-4.0	-6.1	-2.1
SAFECO INS GROUP		55,094	0.7	59.1	52,743	3.5	47.9	3.5	6.4	30.9	2.6	0.0	4.4	4.7	7.7
LINCOLN NATIONAL C		52,628	0.7	59.8	54,402	2.2	61.0	4.7	6.8	30.0	1.7	0.0	-1.7	-2.2	-0.2
USAA GROUP		51,659	0.7	60.5	46,672	3.1	60.5	6.7	3.5	18.8	3.3	4.4	2.7	1.6	3.3
TOTAL ABOVE 30 WRITERS		4,490,107	60.5	60.5	4,424,974	4.5	63.2	5.6	10.3	22.9	3.0	0.1	-1.3	-2.8	0.7

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FIRE AND ALLIED LINES (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
MUNICH GRP		51,083	0.7	61.2	50,167	3.9	72.8	5.6	1.7	33.2	0.1	0.0	-4.5	-7.2	-4.9
OHIO CASUALTY GRP		47,987	0.6	61.9	47,574	2.2	49.2	4.1	6.8	29.4	3.4	0.0	3.4	3.8	5.9
TELEDYNE GROUP		46,419	0.6	62.5	46,134	3.0	44.8	3.2	10.8	30.8	3.2	0.0	4.0	3.9	5.2
SENTRY INS GROUP		43,825	0.6	63.1	45,922	2.8	49.9	5.4	16.7	20.0	4.4	2.3	1.8	0.7	2.4
LIBERTY MUTUAL COS		42,366	0.6	63.6	43,061	5.1	38.6	4.9	8.9	24.7	3.3	5.1	8.4	7.9	11.3
LUMBERMENS UNDERWRITERS ALLIANCE	MO	39,779	0.5	64.2	42,091	1.2	40.2	2.4	3.8	26.7	3.2	23.2	0.7	0.3	1.1
REPUBLIC FNCL SVC		39,693	0.5	64.7	39,448	2.4	27.9	5.3	4.6	30.0	2.8	0.0	14.0	15.8	17.7
SKANDIA GROUP		38,902	0.5	65.2	38,714	5.9	78.2	6.2	0.8	30.0	0.3	0.0	-5.3	-8.4	-4.5
WESTERN INS COS		37,219	0.5	65.7	36,621	2.2	53.8	6.2	12.4	17.3	4.4	0.1	2.9	3.1	5.2
AUTO-OWNERS GROUP		35,633	0.5	66.2	34,941	2.3	59.3	4.2	3.1	26.2	1.7	0.0	2.7	2.9	5.0
AMERICA GROUP		35,571	0.5	66.7	36,166	3.5	55.8	7.7	8.9	25.7	2.4	0.0	0.1	-0.3	2.8
KEMPER INS COS		34,935	0.5	67.2	35,363	3.1	50.5	5.9	7.6	29.8	3.4	2.5	0.5	0.2	3.0
GRINNELL MUTUAL REINSURANCE CO	IA	34,103	0.5	67.6	33,384	1.0	85.4	3.6	2.1	17.4	1.7	0.0	-4.5	-5.5	-4.6
ARMCO INS GRP INC		33,971	0.5	68.1	34,570	2.6	47.9	5.3	9.8	24.0	2.8	0.0	5.3	5.6	7.6
WESTFIELD COMPANIE		32,038	0.4	68.5	31,702	1.0	45.5	3.0	9.0	23.9	2.3	0.0	7.6	8.8	9.8
FARMERS MUTUAL HAIL INS CO OF IOWAIA		30,634	0.4	68.9	30,619	0.2	80.0	12.4	4.2	17.1	3.4	0.0	-7.8	-9.2	-9.0
TRANSAMERICA CORP		30,285	0.4	69.3	30,805	2.0	58.0	8.5	9.2	27.8	3.8	0.1	-3.1	-3.9	-2.3
EMPLOYERS REI CORP		30,108	0.4	69.8	30,050	4.3	82.1	1.9	1.7	32.9	0.2	0.0	-7.7	-10.2	-6.8
DEERE & CO GRP		29,637	0.4	70.2	29,244	9.1	63.5	1.6	2.5	6.2	2.3	0.0	13.7	12.9	19.3
ZURICH-AMN INS COS		29,069	0.4	70.5	28,756	3.5	57.7	5.9	9.1	26.5	2.4	0.0	0.7	-0.5	1.3
INDEPENDENT L&ACC		28,787	0.4	70.9	27,628	1.9	53.1	3.4	6.9	36.0	3.0	0.3	-1.1	-1.4	0.3
FEDERATED MUTUAL GRP		28,427	0.4	71.3	27,758	1.4	44.0	3.9	12.0	19.1	4.2	0.5	7.8	8.3	9.8
AMERICAN BANKERS INS CO OF FL	FL	28,082	0.4	71.7	32,077	2.8	41.9	2.2	6.1	50.2	4.8	0.0	-1.8	-2.8	-0.5
SIC INS GROUP		26,252	0.4	72.0	27,782	7.0	38.4	0.5	4.0	17.8	2.2	0.0	17.7	20.0	26.4
SOUTH CAROLINA I GRP		26,171	0.4	72.4	24,449	2.9	62.4	6.3	2.3	29.0	3.0	0.0	-0.8	-1.6	0.8
NON MARINE UDWRS AT LLOYDS LONDON	KY	26,077	0.4	72.8	21,007	13.4	19.2	0.4	0.8	19.8	2.1	0.0	32.7	31.2	38.4
DRUM CORP		23,924	0.3	73.1	24,893	0.4	14.5	1.0	2.6	69.6	8.1	0.0	2.1	2.3	2.6
CONSTELLATION REINSURANCE CO	NY	23,692	0.3	73.4	22,773	5.2	71.0	3.3	2.9	30.8	0.1	0.0	-3.5	-4.4	0.5
MICHIGAN BASIC PROPERTY INS ASN	MI	23,356	0.3	73.7	26,345	8.9	111.0	11.1	2.5	24.2	0.5	0.0	-18.6	-26.6	-21.8
CIMARRON GROUP		21,728	0.3	74.0	21,872	0.7	63.0	5.6	5.0	25.2	2.0	0.9	-0.6	-0.9	-0.4
TOTAL ABOVE 60 WRITERS		5,489,860	74.0	74.0	5,427,390	4.3	61.7	5.4	9.5	23.7	2.9	0.3	-0.7	-2.0	1.2

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MONY REINSURANCE CORP	DE	21,567	0.3	74.3	21,741	4.6	62.2	4.2	0.5	32.6	0.2	0.0	1.6	0.2	3.4
EMPLOYERS I-WAUSAU		20,971	0.3	74.6	20,937	3.2	55.5	9.2	15.3	24.5	4.1	0.0	-2.8	-4.6	-2.6
UNIVERSAL UNDERWRITERS INS CO	MO	20,794	0.3	74.9	20,789	0.4	37.4	2.8	0.8	27.3	2.4	10.6	3.6	10.0	10.4
ATLANTIC COMPANIES		20,052	0.3	75.1	20,705	3.9	67.0	4.3	12.3	20.9	2.7	1.9	-3.1	-4.3	-1.9
COUNTRY COMPANIES		19,224	0.3	75.4	19,247	1.6	77.4	8.6	4.4	23.5	1.9	0.0	-6.9	-8.5	-7.2
MFA MUTUAL INS COS		19,057	0.3	75.6	18,390	3.1	57.3	8.4	9.1	16.8	2.3	0.2	3.4	3.2	5.7
RLI INS CO GRP		18,524	0.2	75.9	18,032	3.4	45.9	8.5	3.0	26.1	4.0	0.0	6.6	6.7	9.2
PHOENIX OF LONDON		18,080	0.2	76.1	18,664	2.8	66.5	3.6	8.0	25.9	2.1	0.1	-2.4	-3.3	-0.9
GRAIN DEALERS GRP		17,955	0.2	76.4	17,822	2.0	46.2	3.4	11.6	11.9	3.2	5.5	9.2	9.9	11.1
FARM BUREAU MUTUAL INS CO OF AR	AR	17,751	0.2	76.6	17,022	5.5	68.6	4.0	1.6	15.2	0.2	6.1	2.1	2.3	7.6
TEXAS FARM BUREAU MUTUAL INS CO	TX	17,632	0.2	76.9	17,485	3.4	64.8	4.7	1.0	17.9	1.1	4.9	3.0	3.0	6.1
AID INS SERVICES		17,231	0.2	77.1	17,097	2.4	67.2	7.2	8.0	26.1	2.7	0.0	-4.6	-6.1	-4.3
GERLING GLOBAL REI CORP OF US BR	NY	17,193	0.2	77.3	16,677	7.3	73.9	5.7	0.0	33.9	0.0	0.0	-3.7	-7.3	-2.4
NATIONAL AMER I GRP		17,105	0.2	77.5	17,678	3.7	48.9	4.9	5.6	30.6	4.4	0.0	4.0	3.1	5.3
MISSISSIPPI FARM BU MUTUAL INS CO	MS	16,829	0.2	77.8	16,393	8.1	66.7	4.8	0.6	18.7	1.8	1.1	3.8	3.4	10.5
REINSURANCE CORPORATION OF NEW YORK	NY	16,516	0.2	78.0	16,833	4.2	67.6	3.9	2.5	32.7	0.2	0.0	-2.0	-3.7	-0.7
ARMCO INC		15,212	0.2	78.2	15,618	4.5	70.9	4.6	5.8	27.7	1.7	0.0	-4.5	-5.7	-1.7
STATE AUTO MUT GRP		14,942	0.2	78.4	14,881	3.3	51.8	4.0	17.0	26.7	2.2	0.0	-0.2	-0.9	1.8
MICHIGAN MILLERS MUTUAL INS CO	MI	14,697	0.2	78.6	14,741	4.0	49.8	4.8	2.8	29.7	1.7	4.9	5.0	4.0	6.3
PHILADELPHIA MANUFACTURERS MU I C	PA	14,644	0.2	78.8	16,615	14.1	74.3	6.4	41.4	44.5	4.0	0.0	-26.0	-35.1	-30.5
EMPLOYERS MUTUAL C		14,323	0.2	79.0	14,022	2.1	46.3	3.2	9.0	30.8	2.4	0.1	4.3	4.4	5.9
GULF INS CO GRP		14,119	0.2	79.2	14,367	3.3	53.2	7.4	21.1	19.6	3.9	0.0	-1.3	-2.8	-0.6
ORION CAPITAL GRP		13,683	0.2	79.4	15,180	2.8	53.3	8.5	6.8	27.6	4.5	0.0	0.9	-0.4	1.2
WINTERTHUR SWISS INS CO US BR	NY	13,643	0.2	79.6	13,250	1.0	71.3	2.1	2.7	31.5	0.3	0.2	-3.5	-4.4	-3.6
HIGHLANDS GRP		13,415	0.2	79.7	14,071	5.9	73.7	5.8	3.6	18.2	4.2	0.0	-1.5	-3.0	2.0
INS PLACEMENT FACILITY OF PA	PA	13,128	0.2	79.9	13,776	2.7	115.5	7.4	7.4	17.0	2.6	0.0	-21.7	-27.0	-25.5
ANDOVER GRP		12,991	0.2	80.1	13,063	3.2	51.2	6.1	8.0	30.0	2.5	1.4	0.9	0.4	3.0
UNIGARD INS GROUP		12,721	0.2	80.3	12,584	2.5	34.0	4.2	10.0	30.0	3.6	0.3	9.0	9.6	11.4
INTERSTATE FIRE INS CO	TN	12,626	0.2	80.4	12,833	0.7	29.4	2.5	2.6	44.6	5.2	0.0	6.9	7.9	8.4
OLD REPUBLIC GROUP		12,418	0.2	80.6	13,278	-0.3	72.5	4.3	16.9	-13.7	7.9	11.2	0.4	0.5	0.3
TOTAL ABOVE 90 WRITERS		5,978,903	80.6	80.6	5,921,181	4.2	61.6	5.4	9.4	23.8	2.9	0.4	-0.7	-2.0	1.2

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EXCESS & TREATY REINSURANCE CORP	NY	12,239	0.2	80.8	11,330	5.7	69.9	2.5	0.6	33.3	0.1	0.0	-0.5	-3.4	-0.2
AVCO CORPORATION		12,177	0.2	80.9	15,301	2.6	21.0	2.9	5.7	66.3	3.2	0.0	1.0	0.5	2.6
INTERFINANCIAL INC		11,998	0.2	81.1	11,123	2.2	29.4	1.1	6.6	48.5	6.9	0.0	4.0	4.1	5.8
ROCKLEIGH MGMT CP		11,792	0.2	81.2	11,594	4.0	66.0	3.6	1.8	33.3	0.5	0.0	-0.7	-2.8	-0.5
INDIANA GRP INC		11,588	0.2	81.4	11,770	2.3	59.3	4.2	3.9	32.9	1.9	0.0	-0.9	-1.2	1.0
LYNDON INS GRP		11,528	0.2	81.6	6,542	11.7	18.4	1.6	3.6	21.3	3.9	0.0	24.7	27.6	38.1
GUARDIAN ROYAL EXC		11,506	0.2	81.7	10,338	5.1	62.2	5.3	5.2	26.0	5.3	0.0	-0.3	-2.1	1.5
CELINA GRP		11,447	0.2	81.9	11,480	5.7	57.0	4.9	15.3	23.2	3.0	0.0	-0.5	-1.8	2.8
CINCINNATI FNCL CP		11,182	0.2	82.0	10,746	2.5	56.2	2.6	5.8	25.3	2.2	0.0	3.7	4.3	6.8
JEWELERS MUTUAL INS CO	WI	10,899	0.1	82.2	10,785	3.1	105.2	7.9	2.2	21.9	4.5	0.0	-18.6	-22.6	-20.1
SCOR REINSURANCE CO	TX	10,813	0.1	82.3	10,435	-3.0	81.4	2.9	17.6	25.8	0.9	0.0	-14.4	-15.4	-17.1
IMT INS COMPANIES		10,721	0.1	82.5	10,361	2.1	71.8	10.3	6.4	12.2	2.1	0.0	-0.4	-1.5	-0.2
NATIONAL FARMERS GRP		10,718	0.1	82.6	10,774	0.1	76.1	7.3	0.7	23.4	3.5	0.0	-5.1	-6.0	-6.0
FARMERS MUTUAL INS CO OF NEBRASKA	NE	10,681	0.1	82.7	10,268	3.2	77.0	8.0	1.4	27.7	1.1	0.0	-6.1	-8.2	-5.9
MISSION EQUITIES GRP		10,654	0.1	82.9	8,070	4.0	119.3	5.6	15.8	-17.0	16.8	0.0	-18.3	-21.9	-18.3
PUBLIC SERVICE MUTUAL INS CO	NY	10,601	0.1	83.0	10,833	6.1	74.4	1.8	2.0	10.5	0.7	0.0	6.8	5.7	9.8
MILLERS MUTUAL INS ASN OF ILLINOIS	IL	10,578	0.1	83.2	10,724	4.2	51.1	4.8	9.5	13.8	2.5	7.1	6.5	6.0	8.9
FARMLAND MUTUAL INS CO	IA	10,540	0.1	83.3	10,644	4.4	62.3	6.2	6.3	2.2	4.9	0.0	9.3	9.7	13.0
AMERICAN AGRICULTURAL INS CO	IN	10,463	0.1	83.5	11,098	2.3	67.0	0.8	1.6	25.6	0.1	0.0	2.5	2.7	4.7
FARM BUREAU MUTUAL INS CO	IA	10,432	0.1	83.6	10,532	0.4	107.1	10.7	4.1	11.0	2.5	0.0	-16.2	-19.1	-18.9
AMERICAN LIVE STOCK INS CO	IL	10,304	0.1	83.7	9,646	5.9	54.6	0.6	2.2	29.8	4.6	0.0	4.3	4.4	9.7
NATIONAL SECURITY FIRE & CAS CO	AL	10,261	0.1	83.9	10,159	10.0	62.9	8.6	1.1	28.0	2.2	0.0	-0.2	-1.5	7.5
SQUARE DEAL INS CO (MUTUAL)	IA	9,721	0.1	84.0	9,721	4.8	96.1	6.2	1.4	17.6	2.6	0.0	-9.0	-12.9	-10.1
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	9,693	0.1	84.1	9,753	4.0	53.0	3.0	7.2	19.5	1.9	5.3	6.3	5.4	7.8
ALLIANCE INS GROUP		9,656	0.1	84.3	9,730	1.7	71.9	5.5	5.0	27.1	2.0	0.5	-5.3	-6.5	-5.0
GULF & WESTERN I GRP		9,581	0.1	84.4	9,536	2.8	51.5	5.7	10.5	20.0	2.3	0.0	5.9	5.4	6.9
AMERICAN FAMILY IN		9,442	0.1	84.5	9,073	2.1	55.5	3.8	6.1	24.2	2.5	0.0	3.9	4.3	6.2
CENTRAL MUT I C-OH		9,437	0.1	84.6	9,528	2.5	44.1	5.0	10.0	33.2	3.7	0.1	2.3	2.1	4.1
SHELBY MUTUAL INS CO OF SHELBY OHIO	OH	9,376	0.1	84.8	9,412	1.8	52.2	7.6	9.5	34.2	2.7	0.1	-2.4	-3.5	-2.1
SELECTED RISKS GRP		9,303	0.1	84.9	9,760	8.2	45.6	5.5	6.0	38.6	2.7	0.0	2.4	0.8	7.3
TOTAL ABOVE 120 WRITERS		6,298,234	84.9	84.9	6,232,747	4.2	61.7	5.4	9.2	23.9	2.9	0.4	-0.7	-2.0	1.2

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COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
MICHIGAN MUTUAL GRP		9,289	0.1	85.0	8,991	3.2	50.7	8.9	8.1	20.3	2.3	0.0	5.6	5.3	7.4
FEDERATED REINSURANCE CORP	NY	9,167	0.1	85.1	10,035	11.2	75.8	-1.0	1.4	33.1	0.0	0.0	0.9	-5.0	1.0
MILLERS NATIONAL GRP		9,079	0.1	85.3	8,951	3.5	46.6	3.8	16.0	19.1	3.3	6.5	3.7	2.5	4.5
PENN MAN ASN INS GRP		8,981	0.1	85.4	8,450	4.7	85.2	4.0	2.0	35.0	0.6	0.0	-10.4	-14.4	-11.6
HARLEYSVILLE MUTUAL INS CO	PA	8,884	0.1	85.5	8,817	1.6	60.3	3.7	2.5	35.0	3.0	0.8	-2.0	-2.8	-1.6
UTICA MUTUAL I GRP		8,819	0.1	85.6	9,241	3.0	49.1	6.8	11.4	22.2	6.7	2.5	1.5	0.7	2.7
MCMILLEN GROUP		8,721	0.1	85.7	8,500	1.8	38.4	3.8	4.5	46.9	3.1	0.0	2.1	1.8	3.0
HEALTH INS CORP	WI	8,710	0.1	85.9	8,674	3.8	99.5	6.9	1.3	8.2	0.0	0.0	-5.6	-8.6	-6.5
LUMBERMENS MUT I GRP		8,707	0.1	86.0	8,983	1.8	48.6	2.7	18.1	8.2	5.3	0.1	8.4	9.3	10.6
NORTH CAROLINA FARM BU MUTUAL INS	NC	8,576	0.1	86.1	8,250	2.1	73.8	3.7	2.8	26.7	2.0	-0.4	-3.9	-4.7	-2.7
UNITED EQUITABLE GRP		8,546	0.1	86.2	5,998	15.3	71.1	9.2	2.6	11.3	2.6	0.0	8.5	1.7	10.0
PRUDENTIAL OF AM GRP		8,516	0.1	86.3	6,340	8.0	126.5	26.2	41.3	20.3	2.4	0.0	-50.8	-63.0	-57.9
CAMERON MUTUAL INS CO	MO	8,462	0.1	86.4	8,435	6.9	60.2	7.4	3.1	27.3	0.6	0.0	3.6	0.8	4.8
BAUSCH & LOMB INS CO	NY	8,387	0.1	86.6	7,921	11.4	61.5	12.5	0.0	14.8	0.7	0.0	10.0	5.6	11.8
ROCKFORD MUTUAL INS CO	IL	8,365	0.1	86.7	7,836	0.7	67.4	6.2	7.5	25.2	0.0	0.0	-2.6	-3.4	-3.0
GRANGE INSURANCE GRP		8,168	0.1	86.8	7,655	2.7	76.1	4.1	11.6	9.4	1.3	0.0	-0.9	-1.4	1.1
WARNER INC		8,097	0.1	86.9	9,102	2.3	41.1	5.5	9.2	20.9	4.6	8.1	5.9	5.7	7.0
ARMED FORCES COOPERATIVE INSURING	KS	7,932	0.1	87.0	7,359	4.7	95.2	5.3	4.4	9.9	0.0	12.6	-11.3	-14.8	-11.4
KANSAS FARM BU GRP		7,723	0.1	87.1	7,603	1.4	42.4	4.6	1.2	21.5	1.8	6.9	10.2	11.6	12.8
CHRISTIANIA GENERAL INS CORP OF NY	NY	7,398	0.1	87.2	7,240	5.1	66.3	4.0	1.2	34.7	0.1	0.0	-0.6	-3.4	-0.6
QUINCY MUTUAL FIRE INS CO	MA	7,348	0.1	87.3	7,400	1.4	60.3	3.9	15.1	23.1	1.8	5.2	-3.9	-5.0	-4.0
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	7,278	0.1	87.4	7,337	1.7	50.0	6.6	22.5	25.7	3.8	0.1	-3.6	-4.6	-3.3
AMERICAN MU LIAB GRP		7,265	0.1	87.5	8,165	4.1	60.8	0.8	3.1	26.9	0.7	0.0	5.4	4.2	6.4
INDIANA LUMBERMENS		7,143	0.1	87.6	7,638	2.9	61.6	4.8	8.9	20.5	2.5	0.4	1.7	0.7	2.6
VOYAGER PROPERTY & CASUALTY INS CO	SC	6,993	0.1	87.7	4,345	1.9	42.3	0.0	15.4	48.3	2.1	0.0	-2.8	-4.3	-3.3
ALABAMA FARM GROUP		6,835	0.1	87.8	6,576	1.7	71.2	3.8	6.8	19.2	2.9	0.0	-1.3	-2.0	-0.7
GRANGE MUTUAL CASUALTY CO	OH	6,739	0.1	87.9	6,587	4.0	53.2	5.7	3.6	28.1	1.5	0.0	4.1	4.3	7.9
STATE CAPITAL INS CO	NC	6,732	0.1	88.0	6,529	1.2	59.3	6.5	6.6	31.5	3.3	0.0	-2.8	-3.9	-3.2
NORTH STAR MUTUAL INS CO	MN	6,708	0.1	88.0	6,388	4.2	70.2	5.1	4.2	30.5	1.1	0.0	-4.2	-6.0	-2.6
IOWA NATIONAL MUTUAL INS CO	IA	6,695	0.1	88.1	6,752	1.7	42.3	2.8	15.5	28.6	2.9	0.0	3.9	4.3	5.8
TOTAL ABOVE 150 WRITERS		6,538,502	88.1	88.1	6,464,845	4.2	61.8	5.4	9.2	23.9	2.9	0.5	-0.7	-2.0	1.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FIRE AND ALLIED LINES (000 OMITTED) 8/15/81
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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AUSTIN MUTUAL GRP		6,672	0.1	88.2	6,589	1.0	82.4	4.6	2.1	32.8	1.0	0.0	-10.3	-12.4	-11.6
PENNSYLVANIA LUMBERMENS MUTUAL INSPA		6,659	0.1	88.3	6,826	4.2	53.2	5.0	25.3	-39.7	10.1	26.3	10.8	10.7	13.2
GENERAL I C OF TRIESTE & VENICE USNY		6,628	0.1	88.4	5,580	3.9	67.5	4.1	5.2	30.8	0.2	0.0	-2.0	-4.3	-2.0
THE STATESMAN GRP		6,596	0.1	88.5	6,715	2.5	57.5	9.3	5.5	16.8	2.2	0.0	5.0	4.7	6.3
HANSECO INS CO	DE	6,553	0.1	88.6	7,134	2.9	48.8	3.0	0.3	36.5	0.0	0.0	6.6	6.2	7.7
FARMERS HOME MUT GRP		6,540	0.1	88.7	6,580	1.1	54.1	5.5	2.0	37.4	1.4	0.0	0.1	-0.2	0.7
MOTORISTS MUTUAL INS CO	OH	6,486	0.1	88.8	6,499	3.5	67.2	5.8	2.8	27.2	0.9	0.0	-0.8	-2.2	0.2
OREGON MUTUAL INS CO	OR	6,481	0.1	88.8	6,060	3.1	38.7	6.4	7.8	27.9	2.5	0.0	8.4	9.1	11.5
ERIE INS GRP		6,388	0.1	88.9	6,214	2.9	54.2	5.6	7.2	11.7	2.3	12.1	3.4	3.7	6.4
FLORISTS MUTUAL GRP		6,307	0.1	89.0	6,176	1.3	56.5	2.8	8.6	7.4	4.2	10.8	4.7	5.2	6.3
SWITZERLAND GENERAL INS CORP OF NYNY		6,056	0.1	89.1	5,927	5.3	66.9	3.8	1.2	33.7	0.1	0.0	-0.2	-3.2	-0.3
OLD GUARD MUTUAL INS CO	PA	6,053	0.1	89.2	6,019	2.1	63.4	3.0	1.7	21.3	3.2	0.0	4.4	4.0	5.1
MONARCH INS CO OF OHIO	OH	6,032	0.1	89.3	6,212	5.0	79.7	4.8	10.0	26.4	4.7	0.0	-9.7	-13.8	-10.9
TRANSPORT INDEMNITY CO	CA	5,979	0.1	89.3	5,482	4.2	76.5	8.5	7.1	-2.2	4.7	1.1	3.8	2.4	4.1
MUTUAL FIRE MARINE & INLAND INS COPA		5,968	0.1	89.4	5,413	6.4	62.5	7.9	3.5	20.7	2.1	0.0	3.4	1.7	6.2
BITUMINOUS CAS CP		5,960	0.1	89.5	6,047	4.3	65.7	6.8	9.1	30.3	4.2	0.0	-6.8	-8.7	-5.0
FLORIDA FARM BU MUTUAL INS CO	FL	5,927	0.1	89.6	5,741	3.4	66.6	6.8	3.8	24.6	0.0	-2.5	1.8	0.4	2.3
BERKSHIRE-HATHAWAY		5,899	0.1	89.7	5,961	3.3	60.6	8.1	9.5	26.1	2.1	0.0	-2.1	-3.4	-1.1
COTTON STATES GRP		5,842	0.1	89.7	5,945	3.0	44.6	3.4	7.9	20.9	1.6	0.0	10.3	11.6	14.2
JOHN ALDEN INS CO	MN	5,751	0.1	89.8	6,544	15.9	18.5	0.0	0.8	76.8	0.6	0.0	3.5	1.8	10.8
EAGLE STAR INS CO OF AMERICA	NY	5,699	0.1	89.9	5,487	6.6	69.2	6.9	10.2	18.5	4.7	0.0	-1.3	-5.1	-1.5
LUMBER MUTUAL INS CO	MA	5,643	0.1	90.0	5,282	2.7	58.6	2.9	10.5	17.4	4.0	10.7	-0.8	-2.1	-0.5
KENTUCKY FARM BU GRP		5,615	0.1	90.0	5,565	3.5	58.8	6.2	1.5	23.5	0.7	0.0	4.6	5.0	8.1
TOTAL ABOVE 173 WRITERS		6,680,236	90.0	90.0	6,604,843	4.2	61.7	5.4	9.1	23.9	2.9	0.5	-0.6	-1.9	1.2
TOTAL ALL 871 WRITERS		7,418,507	100.0	100.0	7,325,972	4.3	61.2	5.5	9.0	23.7	2.9	0.6	-0.3	-1.6	1.6

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COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
THE ST. PAUL COS		170,103	14.4	14.4	156,646	14.5	60.9	19.7	4.8	11.5	3.2	0.0	0.0	-0.1	14.3
MEDICAL LIABILITY MUTUAL INS CO	NY	127,321	10.7	25.1	113,873	35.1	119.6	20.1	0.4	1.3	2.1	0.0	-5.9	-23.8	-3.2
AETNA LIFE&CAS CO		122,479	10.3	35.4	115,597	27.6	129.7	35.0	3.6	8.6	2.5	0.7	-31.7	-43.3	-20.9
MEDICAL PROTECTIVE CO	IN	84,774	7.2	42.6	83,782	21.7	33.5	54.4	3.9	1.5	3.0	0.0	5.6	1.9	19.6
FARMERS INS GROUP		68,743	5.8	48.4	68,857	31.8	20.4	63.3	0.0	6.6	2.4	0.0	7.5	4.0	31.6
ILLINOIS STATE MEDICAL INTERINS EXIL		47,696	4.0	52.4	43,135	31.9	110.6	18.2	2.5	0.9	0.0	0.0	-0.1	-17.4	-0.2
SOUTHERN CALIFORNIA PHYS INS EXCH	CA	38,268	3.2	55.6	32,992	13.9	68.6	26.5	2.3	5.3	2.7	0.0	-0.8	-2.9	9.2
DOCTORS CO AN INTERINSURANCE EXCH	CA	33,097	2.8	58.4	33,073	9.9	45.0	31.6	6.9	11.0	2.5	5.7	0.1	-1.4	7.1
NORCAL MUTUAL INS CO	CA	26,548	2.2	60.7	25,686	17.6	64.7	30.1	9.7	0.0	3.6	7.7	-2.1	-8.6	3.8
MEDICAL INTERINSURANCE EXCH OF NJ	NJ	25,755	2.2	62.8	25,422	48.9	121.4	20.1	4.6	0.0	0.5	0.0	1.0	-25.2	1.2
CNA/INS GRP		25,202	2.1	65.0	21,961	24.7	83.1	-11.8	1.9	2.5	2.2	9.1	11.6	7.0	26.1
INS CO OF NA		23,988	2.0	67.0	22,296	29.2	63.6	14.8	5.8	14.8	3.3	0.0	5.9	-1.3	21.0
PHICO GROUP		22,055	1.9	68.8	12,670	52.9	55.6	20.0	11.1	7.1	2.6	0.0	24.5	2.0	32.1
PENNSYLVANIA MEDICAL SOC LIAB INS	PA	20,173	1.7	70.5	19,548	26.8	90.7	33.3	3.4	2.0	2.2	0.0	-2.2	-17.1	-2.6
CHUBB & SON INC GRP		19,436	1.6	72.2	22,379	42.9	124.0	50.8	4.9	16.1	2.5	0.0	-38.3	-53.1	-17.2
EMPLOYERS REI CORP		17,939	1.5	73.7	16,135	13.1	54.5	8.0	4.3	23.2	0.5	0.0	7.2	5.2	15.4
PHYSICIANS CREDIT BUREAU	OH	17,490	1.5	75.2	16,638	23.0	73.5	25.0	5.8	7.3	0.2	0.1	2.5	-6.4	8.7
FLORIDA PHYSICIANS INS RECIPROCAL	FL	16,937	1.4	76.6	15,823	20.9	77.4	39.5	4.7	3.6	0.2	0.0	-2.8	-13.7	-1.8
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	16,141	1.4	78.0	15,026	57.4	109.7	33.8	2.2	4.8	2.7	0.0	-1.5	-28.7	5.7
MUTUAL INS CO OF ARIZONA	AZ	15,911	1.3	79.3	14,926	18.1	62.5	27.5	1.8	5.8	1.1	0.0	0.8	0.7	18.4
MICHIGAN PHYSICIANS MUTUAL LIAB COMI		15,089	1.3	80.6	13,970	36.4	66.8	33.9	3.2	3.2	0.2	5.2	9.6	-6.8	14.3
HOSPITAL UNDERWRITERS MUTUAL INS	CNY	13,100	1.1	81.7	12,798	21.3	98.4	18.1	6.4	2.2	2.1	0.0	-2.7	-14.7	-3.2
PHYSICIANS & SURGEONS INS EXCH OF	CA	12,894	1.1	82.8	12,652	14.0	56.3	17.8	1.5	20.8	2.6	0.0	3.1	0.5	11.8
U.S. FID&GTY GRP		12,822	1.1	83.9	12,625	21.7	103.0	34.2	4.7	17.3	3.0	0.0	-24.6	-33.6	-15.8
MEDICAL INS EXCHANGE OF CALIFORNIA	CA	11,771	1.0	84.9	11,236	9.0	46.5	30.9	1.2	12.4	2.7	9.0	0.0	-1.4	6.3
INTERSTATE NTL CP		11,478	1.0	85.8	11,395	2.9	32.9	20.4	18.9	16.9	2.4	0.0	4.7	4.6	6.7
MICHIGAN HOSPITAL ASN MUTUAL INS	CMI	10,848	0.9	86.7	8,314	40.1	58.5	35.1	5.5	0.6	0.1	19.7	6.4	-10.6	14.2
MUTUAL ASSURANCE SOCIETY OF ALABAMA	AL	9,773	0.8	87.6	8,554	29.7	73.0	32.2	6.8	0.0	2.3	0.0	-1.3	-7.7	16.7
PROFESSIONAL MUTUAL INS CO	MO	9,044	0.8	88.3	7,675	28.1	59.5	28.8	15.3	1.0	2.9	0.0	6.6	-4.0	14.2
PUBLIC SERVICE MUTUAL INS CO	NY	7,618	0.6	89.0	7,377	18.6	112.8	18.9	8.8	6.5	4.0	0.0	-17.3	-27.5	-15.0
TOTAL ABOVE 30 WRITERS		1,054,493	89.0	89.0	983,161	25.5	78.9	29.9	3.9	6.8	2.3	1.0	-3.7	-12.3	6.3

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GLACIER GENERAL ASSURANCE CO	MT	7,590	0.6	89.6	9,333	21.9	43.7	20.9	2.2	7.1	2.3	0.0	13.8	12.9	31.9
AMERICAN INT L GRP		6,675	0.6	90.2	6,608	17.2	54.9	13.3	6.3	5.6	5.0	0.0	10.9	8.0	21.1
TOTAL ABOVE 32 WRITERS		1,068,758	90.2	90.2	999,102	25.4	78.4	29.7	3.9	6.8	2.3	1.0	-3.5	-12.0	6.6
TOTAL ALL 172 WRITERS		1,185,287	100.0	100.0	1,124,383	28.1	80.5	29.2	4.5	7.4	2.4	2.5	-4.5	-14.3	6.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OTHER LIABILITY (000 OMITTED) 8/15/81
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COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AMERICAN INT L GRP	387,069	6.4	6.4	380,056	8.2	66.0	16.6	5.4	14.9	3.2	0.0	-0.9	-3.3	2.9
AETNA LIFE&CAS CO	386,079	6.4	12.8	392,637	14.9	59.1	20.8	7.6	18.5	2.8	0.1	-1.3	-4.8	7.4
CRUM&FORSTER I COS	275,083	4.6	17.4	274,917	3.0	55.2	9.9	7.7	17.4	3.2	0.2	3.4	3.4	5.9
U.S. FID&GTY GRP	272,652	4.5	21.9	279,522	8.6	47.3	14.6	5.8	24.0	2.8	0.4	3.9	2.7	9.7
TRAVELERS INS COS	256,164	4.2	26.2	360,032	9.9	53.9	27.7	3.2	19.0	3.5	0.1	-1.0	-4.0	3.5
LIBERTY MUTUAL COS	247,971	4.1	30.3	261,461	19.4	77.2	41.7	5.5	2.7	3.0	0.0	-7.5	-16.3	-3.2
THE ST. PAUL COS	238,486	4.0	34.2	237,920	16.3	52.3	21.3	9.3	20.6	2.9	0.2	-2.9	-3.6	12.6
CNA/INS GRP	238,241	4.0	38.2	232,585	20.2	75.6	19.5	4.1	17.7	2.3	1.0	-4.7	-11.0	4.7
FIREMENS FUND GRP	166,421	2.8	40.9	174,766	15.9	49.4	9.6	12.5	18.7	4.5	0.5	4.9	2.6	15.8
HOME NY GROUP	157,142	2.6	43.6	163,876	19.5	76.3	14.6	6.5	17.8	2.7	0.9	-1.7	-10.1	2.6
CONTINENTAL CORP	144,186	2.4	45.9	147,759	21.7	76.1	25.5	8.0	18.6	2.3	0.2	-10.7	-16.6	1.7
INS CO OF NA	140,640	2.3	48.3	133,287	20.4	57.9	27.6	11.4	16.8	4.9	0.1	-3.7	-10.1	5.4
MOTORS INS CORPGRP	117,810	2.0	50.2	107,518	18.8	65.9	29.3	0.2	2.2	1.4	0.0	4.9	0.5	14.8
ALLSTATE INS GRP	115,027	1.9	52.1	118,407	24.2	120.9	8.9	8.3	14.6	2.3	0.0	-22.3	-29.7	-8.6
EMPLOYERS I-WAUSAU	101,381	1.7	53.8	105,786	20.7	38.1	29.8	9.7	10.2	3.1	0.2	11.3	4.8	18.3
ZURICH-AMN INS COS	89,262	1.5	55.3	88,726	19.3	67.4	21.3	9.9	20.0	2.5	0.0	-2.2	-11.4	0.4
CHUBB & SON INC GRP	87,567	1.5	56.8	86,080	10.0	51.0	15.3	13.0	22.6	2.2	0.2	-0.3	-2.3	6.1
COMMERCIAL UNION GRP	86,029	1.4	58.2	84,955	18.3	37.8	32.4	12.2	22.2	4.3	0.1	4.2	-4.9	5.0
AMERICAN FINANC GRP	84,195	1.4	59.6	88,464	15.3	63.9	19.1	8.2	24.3	3.4	0.3	-2.6	-10.3	-1.2
RELIANCE GROUP INC	75,267	1.2	60.8	78,464	20.4	33.0	24.2	10.7	21.0	3.3	0.3	10.6	4.1	17.3
CONNECTICUT GEN I	69,477	1.2	62.0	73,516	20.4	70.6	26.2	8.8	24.1	2.8	1.3	-13.6	-18.2	0.3
AMERICAN GENERAL GRP	61,896	1.0	63.0	64,172	12.2	37.1	16.8	8.7	21.4	2.8	1.8	7.7	6.2	15.9
SWISS REINSURANCE	61,683	1.0	64.0	65,790	24.9	58.5	6.9	0.0	28.6	0.2	0.0	11.7	3.2	19.1
SENTRY INS GROUP	59,506	1.0	65.0	61,569	14.8	47.8	23.5	17.4	13.1	3.2	1.5	3.2	-3.5	5.1
MISSION EQUITIES GRP	59,348	1.0	66.0	58,563	10.6	51.9	6.1	1.9	26.2	4.7	0.0	5.2	5.0	14.6
AMERICAN UNVSL GRP	56,417	0.9	66.9	55,762	12.5	66.4	18.2	1.7	18.6	1.8	0.0	2.0	-3.6	3.7
OHIO CASUALTY GRP	52,698	0.9	67.8	51,747	7.4	34.5	24.9	4.9	29.9	3.1	0.1	1.7	1.4	8.4
EMPLOYERS REI CORP	50,863	0.8	68.7	50,710	21.9	45.7	21.1	3.7	23.8	1.3	0.0	6.8	2.4	19.6
WESTERN INS COS	48,957	0.8	69.5	50,319	8.4	35.0	18.4	8.6	21.7	2.4	0.2	7.0	7.4	19.1
SKANDIA GROUP	45,201	0.7	70.2	44,645	15.1	60.3	6.3	0.8	29.8	0.3	0.0	6.1	1.3	11.5
TOTAL ABOVE 30 WRITERS	4,232,718	70.2	70.2	4,374,011	14.7	60.2	20.6	7.0	17.9	3.0	0.3	-0.6	-4.8	6.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OTHER LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
LINCOLN NATIONAL C		40,069	0.7	70.9	41,663	9.6	40.2	13.6	8.8	26.3	2.3	0.2	4.8	4.6	13.4
EMPLOYERS CAS CP		38,097	0.6	71.5	38,197	7.4	39.3	18.5	7.9	5.0	1.9	7.1	10.4	11.0	17.3
STATE FARM (ILL) GRP		35,601	0.6	72.1	34,664	10.4	47.3	14.1	10.7	24.0	2.5	0.5	1.7	0.5	9.6
TRANSAMERICA CORP		34,968	0.6	72.7	36,867	10.4	27.0	19.9	6.4	29.7	3.8	1.4	7.0	6.3	15.2
ROYAL INSURANCE		33,391	0.6	73.2	37,290	48.8	39.4	14.2	16.7	21.8	1.9	15.7	17.1	-5.3	21.8
HARTFORD F & C GRP		31,683	0.5	73.8	32,545	17.1	47.0	8.0	0.0	29.7	0.5	0.0	10.6	8.0	21.2
ARMCO INC		30,935	0.5	74.3	32,989	13.4	57.7	14.9	7.0	28.5	2.4	0.0	-3.7	-5.7	6.4
GENERAL ACC INS GRP		29,682	0.5	74.8	30,782	25.0	37.3	12.4	15.0	23.4	3.7	0.0	5.9	4.4	27.3
NATIONWIDE CORP GR		29,423	0.5	75.3	28,588	11.8	47.4	13.5	12.0	20.8	3.3	0.7	2.8	1.3	11.4
KEMPER INS COS		29,385	0.5	75.8	28,958	7.9	34.8	21.1	6.2	20.0	2.4	6.8	4.9	4.8	11.8
ELECTRIC MUTUAL GRP		27,642	0.5	76.2	27,601	20.2	62.8	45.1	0.9	0.4	2.3	14.0	-7.7	-13.7	2.5
BITUMINOUS CAS CP		27,163	0.5	76.7	30,334	15.0	40.7	22.9	7.0	23.0	3.3	0.2	3.3	1.6	14.5
ARMCO INS GRP INC		24,930	0.4	77.1	24,979	13.2	44.4	18.4	9.7	17.8	2.9	0.1	5.7	3.7	14.2
FEDERATED MUTUAL GRP		22,272	0.4	77.4	21,545	14.3	72.8	20.8	10.9	14.4	3.3	0.5	-7.2	-12.3	-1.2
AMERICAN MU LIAB GRP		21,858	0.4	77.8	22,689	23.3	69.4	44.2	8.5	6.8	3.6	0.0	-4.3	-17.5	-4.8
CINCINNATI FNCL CP		21,182	0.4	78.2	21,212	7.3	16.1	5.6	3.0	24.9	2.3	0.0	22.3	26.0	33.1
PUBLIC SERVICE MUTUAL INS CO	NY	20,700	0.3	78.5	21,468	14.1	67.7	10.8	6.8	15.5	3.1	0.0	2.9	-2.0	7.4
HIGHLANDS GRP		20,624	0.3	78.8	21,039	20.0	60.4	40.7	5.8	-5.0	6.9	0.7	-1.1	-5.1	11.5
UNDERWRITERS AT LLOYDS LONDON	IL	20,616	0.3	79.2	20,528	13.6	39.4	39.8	32.7	22.2	2.1	0.0	-10.4	-19.5	-12.2
SAFECO INS GROUP		20,542	0.3	79.5	21,078	0.9	35.8	18.0	7.3	35.9	2.8	1.0	-0.2	-0.4	0.4
AUTO-OWNERS GROUP		19,499	0.3	79.9	18,863	13.9	35.4	12.3	2.9	18.5	1.8	0.0	14.8	15.7	28.2
MICHIGAN MUTUAL GRP		18,563	0.3	80.2	19,495	19.2	64.7	45.1	7.4	13.3	2.0	0.0	-8.5	-17.5	-4.8
EMPLOYERS MUTUAL C		18,265	0.3	80.5	18,330	14.3	45.0	13.9	11.3	17.3	3.4	1.1	7.7	4.3	14.6
BERKSHIRE-HATHAWAY		18,111	0.3	80.8	17,666	9.3	26.6	11.4	7.8	26.7	2.1	0.0	14.2	13.7	20.5
AMERICA GROUP		18,067	0.3	81.1	19,082	13.1	55.3	10.7	6.7	31.7	2.0	0.1	-1.5	-3.5	8.1
ALLIANZ INS CO		17,806	0.3	81.4	17,335	7.7	54.6	38.6	9.2	16.5	4.3	0.0	-7.1	-12.5	-8.3
MIDLAND INS GRP		17,736	0.3	81.7	17,291	14.3	52.3	20.3	6.4	26.0	5.6	0.0	-1.0	-5.7	4.7
MUNICH GRP		17,351	0.3	81.9	14,583	16.8	72.4	-3.1	2.1	33.4	0.1	0.0	4.7	-2.6	7.3
WESTFIELD COMPANIE		17,238	0.3	82.2	17,376	5.0	38.0	14.7	8.7	23.1	2.6	0.0	6.2	6.9	11.6
MGIC INVESTMENT CP		17,127	0.3	82.5	15,501	13.9	25.1	2.7	11.5	16.1	4.8	0.0	22.4	21.6	31.4
TOTAL ABOVE 60 WRITERS		4,973,244	82.5	82.5	5,124,549	14.7	58.1	20.4	7.2	18.2	2.9	0.5	0.1	-4.0	7.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OTHER LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
SCOTTISH-YORK INTE		16,786	0.3	82.8	17,656	17.7	27.1	26.8	4.4	27.1	1.9	0.0	12.8	6.8	17.6
AID INS SERVICES		16,586	0.3	83.1	16,713	6.2	40.8	14.4	8.0	25.2	2.8	0.0	5.6	4.7	9.3
AMBASSADOR INSURANCE CO OF VERMONTVT		16,287	0.3	83.3	17,484	14.3	40.0	44.9	0.6	10.6	0.7	0.0	2.4	1.7	15.0
PENN MAN ASN INS GRP		16,193	0.3	83.6	16,781	31.1	122.5	55.0	6.5	7.5	3.3	-0.0	-31.4	-51.2	-32.3
GULF INS CO GRP		16,123	0.3	83.9	16,552	16.5	50.0	26.6	10.2	18.8	4.3	1.5	0.2	-6.1	5.0
FREMONT INDEM GRP		15,566	0.3	84.1	16,818	11.7	46.8	25.3	5.0	30.8	4.6	0.0	-4.0	-6.8	3.1
RANGER INS CO	DE	15,473	0.3	84.4	16,909	10.4	46.5	19.0	5.3	19.2	4.6	0.0	3.2	2.9	12.6
UTICA MUTUAL I GRP		15,232	0.3	84.6	15,362	12.7	28.1	24.1	7.2	16.1	5.9	0.3	12.4	9.9	18.7
PRUDENTIAL OF AM GRP		14,472	0.2	84.9	10,198	18.3	160.5	9.8	7.9	22.7	0.6	0.0	-40.1	-54.8	-43.1
GUARANTY NATIONAL INS CO	CO	14,129	0.2	85.1	14,671	5.8	34.6	19.3	3.4	22.3	1.4	0.0	9.6	10.2	15.2
REPUBLIC WESTERN INS CO	AZ	13,918	0.2	85.3	14,952	15.1	58.0	34.4	1.6	10.6	0.2	0.0	-1.7	-2.6	12.0
ATLANTIC COMPANIES		13,513	0.2	85.6	13,685	15.7	48.1	18.5	9.6	19.7	3.0	4.6	2.5	-1.9	9.7
FARMERS INS GROUP		12,867	0.2	85.8	22,021	24.9	37.1	45.8	0.8	56.8	2.8	0.0	-16.7	-23.3	-1.7
INDIANA GRP INC		12,765	0.2	86.0	13,385	3.6	17.8	6.1	1.7	31.8	2.4	0.0	18.8	21.8	25.1
MONTGOMERY WARD GRP		12,262	0.2	86.2	12,288	4.0	56.6	24.0	1.6	-4.5	3.8	0.0	10.3	10.0	12.1
WINTERTHUR SWISS INS CO US BR	NY	12,212	0.2	86.4	13,346	14.0	68.7	21.3	3.2	26.1	1.4	0.9	-6.3	-11.6	-1.2
SOUTH CAROLINA I GRP		12,185	0.2	86.6	11,412	6.7	35.6	11.4	1.4	28.4	3.2	0.0	10.4	10.8	16.3
DORINCO REINSURANCE CO	MI	12,015	0.2	86.8	12,284	31.1	52.5	0.0	2.4	0.9	0.4	0.0	34.4	23.7	40.6
HARLEYSVILLE MUTUAL INS CO	PA	10,634	0.2	87.0	10,495	8.1	26.7	14.5	1.5	29.2	3.3	0.0	13.3	13.4	19.5
SIC INS GROUP		10,577	0.2	87.2	10,344	6.7	77.4	1.0	4.2	0.2	2.1	0.0	7.5	8.1	14.2
ADMIRAL INS CO	DE	10,371	0.2	87.3	8,498	12.2	50.5	10.1	0.6	32.9	0.5	0.0	5.4	3.0	12.3
SAFETY MUTUAL CASUALTY CORP	MO	10,115	0.2	87.5	9,982	6.6	48.8	23.4	45.4	-10.7	0.4	1.2	-2.7	-4.6	0.6
GULF & WESTERN I GRP		10,024	0.2	87.7	10,584	13.3	30.2	17.6	6.9	28.0	3.0	0.0	12.7	7.8	15.0
SOUTHERN FARM BUREAU CASUALTY INS	MS	9,502	0.2	87.8	9,154	7.0	62.6	11.7	1.9	14.9	1.5	9.5	-0.2	-1.1	5.0
INVESTORS INS CO OF AMERICA	NJ	9,297	0.2	88.0	10,878	8.1	42.5	22.7	6.2	31.9	0.6	0.0	-1.2	-2.0	5.5
PHOENIX OF LONDON		9,247	0.2	88.1	9,664	21.1	77.2	25.0	8.4	18.3	2.2	0.2	-11.5	-17.0	1.2
MEAD REINSURANCE CORP	IL	9,224	0.2	88.3	9,189	6.5	68.5	0.9	1.8	14.4	3.4	0.0	8.1	6.0	9.6
DESIGN PROFESSIONALS INS CO	CA	9,096	0.2	88.4	8,130	13.9	35.2	34.1	7.3	21.1	2.6	0.0	4.8	-0.1	8.9
WESTERN WORLD INS CO INC	NH	9,095	0.2	88.6	9,558	14.5	41.5	22.6	5.2	27.4	-0.0	0.0	5.2	1.8	12.5
GREATER NEW YORK GRP		9,053	0.2	88.7	9,149	20.7	68.6	16.7	9.2	19.1	3.3	0.0	-0.7	-9.2	4.4
TOTAL ABOVE 90 WRITERS		5,348,063	88.7	88.7	5,512,696	14.6	57.6	20.6	7.1	18.4	2.9	0.5	0.2	-3.9	7.3

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OTHER LIABILITY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
UNIGARD INS GROUP		9,001	0.1	88.9	9,516	15.9	40.4	23.1	9.4	29.1	3.4	0.1	2.4	-2.9	8.1
GRINNELL MUTUAL REINSURANCE CO	IA	8,985	0.1	89.0	9,026	5.0	35.1	6.7	3.1	29.7	2.8	0.0	11.2	12.2	16.4
HANSECO INS CO	DE	8,931	0.1	89.2	9,200	14.0	51.2	4.0	0.1	34.8	0.0	0.0	11.0	5.4	12.9
CELINA GRP		8,472	0.1	89.3	8,370	8.8	39.7	13.5	14.0	26.1	2.7	0.0	3.5	2.2	9.4
PENNSYLVANIA NTL MUTUAL CAS INS COPA		8,433	0.1	89.5	8,758	8.0	43.0	15.4	21.5	25.0	3.6	1.9	-3.3	-5.6	0.9
US INVESTMENT CP		8,266	0.1	89.6	9,483	17.5	39.7	20.2	9.4	30.0	0.9	0.0	5.3	-0.1	12.0
SELECTED RISKS GRP		8,068	0.1	89.7	8,066	8.7	7.0	7.6	5.4	29.1	1.8	0.0	24.4	26.5	33.4
NORTHEASTERN FIRE INS CO OF PA	PA	8,019	0.1	89.9	8,085	10.4	40.5	27.5	9.3	15.2	1.3	0.0	6.6	3.3	10.0
GERLING GLOBAL REI CORP OF US BR	NY	7,771	0.1	90.0	9,364	19.1	70.7	3.7	0.0	33.9	0.0	0.0	2.6	-4.5	8.2
EVANSTON INS CO GRP		7,756	0.1	90.1	6,739	6.6	51.3	25.3	2.8	10.5	1.5	0.0	5.8	4.7	9.5
TOTAL ABOVE 100 WRITERS		5,431,765	90.1	90.1	5,599,303	14.6	57.4	20.5	7.1	18.6	2.9	0.5	0.3	-3.8	7.4
TOTAL ALL 663 WRITERS		6,027,522	100.0	100.0	6,189,321	14.4	56.6	20.1	7.3	18.8	2.9	0.6	0.7	-3.4	7.5

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
WORKERS COMPENSATION (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
LIBERTY MUTUAL COS		1,265,089	9.2	9.2	1,263,983	11.9	67.8	6.9	4.5	1.4	3.5	20.3	1.9	-2.4	5.6
AETNA LIFE&CAS CO		865,830	6.3	15.4	899,724	12.2	77.6	7.0	3.2	7.6	3.5	2.8	1.5	-1.0	8.9
TRAVELERS INS COS		747,296	5.4	20.8	707,252	12.0	78.7	6.1	5.6	4.5	5.6	4.7	0.5	-2.8	6.3
FIREMENS FUND GRP		524,135	3.8	24.6	521,607	12.7	70.8	9.0	7.2	9.2	3.5	5.9	-0.4	-2.9	7.7
INS CO OF NA		501,344	3.6	28.2	499,741	14.7	71.3	8.5	10.1	2.2	5.3	3.5	3.1	-0.5	10.7
U.S. FID&GTY GRP		493,931	3.6	31.8	493,262	7.7	65.9	4.3	3.3	13.1	3.6	3.8	4.2	3.2	9.5
STATE COMPENSATION INS FUND	CA	459,048	3.3	35.1	459,418	23.0	55.8	8.0	3.6	3.2	2.0	31.5	8.7	-2.2	10.2
EMPLOYERS I-WAUSAU		458,136	3.3	38.4	452,949	13.2	66.2	10.6	5.4	2.0	3.4	13.3	4.2	-0.5	8.1
HOME NY GROUP		453,068	3.3	41.7	448,265	12.6	79.6	12.1	3.7	10.5	3.7	4.6	-2.1	-7.7	0.5
CRUM&FORSTER I COS		417,953	3.0	44.7	412,621	1.0	60.9	13.5	6.6	9.3	3.4	4.3	1.0	1.0	1.9
CNA/INS GRP		400,239	2.9	47.6	415,768	12.4	69.3	6.9	4.8	10.3	2.7	4.8	3.4	0.7	10.2
CONTINENTAL CORP		333,992	2.4	50.1	322,489	14.3	73.4	9.7	9.1	7.5	2.7	1.7	0.3	-2.2	9.8
AMERICAN INT L GRP		328,267	2.4	52.4	317,825	6.0	61.2	8.5	4.4	10.4	2.7	0.6	7.0	6.6	11.2
SAIF CORPORATION	OR	254,833	1.8	54.3	223,568	23.0	63.1	6.3	1.9	2.9	5.5	18.8	11.3	0.8	13.3
COMMERCIAL UNION GRP		238,805	1.7	56.0	222,803	12.8	65.9	10.1	7.4	10.9	3.7	2.0	5.9	0.0	7.0
AMERICAN MU LIAB GRP		219,951	1.6	57.6	220,321	10.5	67.9	7.3	6.1	3.0	4.1	12.9	4.2	-0.7	5.0
AMERICAN FINANC GRP		210,523	1.5	59.1	202,948	10.9	65.5	9.2	5.5	11.8	2.7	8.3	3.0	-1.7	4.8
THE ST. PAUL COS		196,503	1.4	60.5	192,861	11.3	82.8	11.0	7.1	11.3	3.3	1.8	-7.9	-9.4	1.8
MISSION EQUITIES GRP		192,929	1.4	61.9	189,810	8.6	54.7	8.0	5.5	10.8	2.9	11.6	3.8	3.6	11.4
NEW JERSEY MANUFACTURERS INS CO	NJ	186,685	1.4	63.3	179,943	10.9	68.7	4.4	1.5	1.3	1.6	21.7	3.5	0.4	8.2
ROYAL INSURANCE		186,220	1.3	64.6	177,068	13.9	67.6	9.8	7.9	11.5	1.8	4.4	4.8	-1.7	6.1
PENN MAN ASN INS GRP		182,406	1.3	65.9	156,818	18.2	72.6	4.9	2.6	2.4	3.5	20.4	4.2	-3.5	7.5
CONNECTICUT GEN		175,207	1.3	67.2	165,766	11.8	66.2	8.6	6.0	14.3	3.6	7.1	-1.6	-3.1	7.6
FREMONT INDEM GRP		158,534	1.1	68.4	157,537	5.8	44.1	11.5	4.5	13.1	2.9	14.0	5.4	5.4	10.3
AMERICAN GENERAL GRP		141,616	1.0	69.4	140,346	10.7	81.6	7.8	8.2	10.9	4.0	2.1	-4.6	-7.9	0.7
RELIANCE GROUP INC		139,379	1.0	70.4	142,016	16.7	70.2	11.8	7.2	13.1	3.1	3.5	1.7	-4.8	6.0
ZURICH-AMN INS COS		126,850	0.9	71.3	115,982	13.4	64.1	7.2	10.3	15.6	3.1	5.1	2.8	-2.9	5.3
OLD REPUBLIC GROUP		126,108	0.9	72.2	107,124	15.9	67.4	11.3	4.8	5.5	3.0	14.6	-0.4	-3.5	9.9
STATE WORKMENS INS FUND	PA	118,247	0.9	73.1	104,210	31.5	79.6	3.7	1.6	0.4	2.6	0.0	20.1	6.5	23.6
TRANSAMERICA CORP		113,899	0.8	73.9	108,103	7.6	58.1	8.8	6.0	17.4	3.1	10.4	-0.6	-2.1	4.3
TOTAL ABOVE 30 WRITERS		10,217,048	73.9	73.9	10,022,148	12.4	69.1	8.2	5.3	7.0	3.5	9.2	2.6	-1.3	7.5

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
WORKERS COMPENSATION (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
KEMPER INS COS		107,545	0.8	74.7	96,511	7.5	63.7	9.3	5.5	4.3	3.9	16.0	-0.7	-1.7	5.0
STATE COMPENSATION INS FUND	CO	99,435	0.7	75.4	98,985	20.5	93.9	4.0	2.7	0.0	1.3	10.1	3.9	-6.5	4.6
MICHIGAN MUTUAL GRP		98,608	0.7	76.1	95,857	13.9	70.2	7.9	2.9	7.5	2.5	10.7	3.9	-0.9	8.3
CHUBB & SON INC GRP		92,769	0.7	76.8	87,298	9.7	56.7	6.8	13.5	8.3	2.9	8.0	3.3	2.0	10.1
AMERICA GROUP		90,315	0.7	77.4	87,309	9.8	51.3	6.7	5.3	14.9	2.3	7.9	6.4	6.2	14.9
SENTRY INS GROUP		86,931	0.6	78.1	87,611	8.8	52.8	11.7	15.2	0.9	4.1	8.7	6.8	3.6	8.7
OHIO CASUALTY GRP		86,272	0.6	78.7	81,415	8.1	56.5	6.2	2.8	13.5	4.0	9.6	3.9	4.0	11.6
ZENITH INSURANCE CO	CA	82,807	0.6	79.3	82,461	6.7	45.5	6.3	9.5	14.9	2.7	8.7	6.6	6.7	12.5
FARMERS INS GROUP		81,378	0.6	79.9	82,300	9.1	58.5	10.4	0.8	14.4	2.3	15.8	0.2	-1.2	6.8
GENERAL ACC INS GRP		79,548	0.6	80.4	73,035	16.9	77.6	6.7	5.7	14.4	3.7	1.7	-3.1	-5.3	10.2
ELECTRIC MUTUAL GRP		74,150	0.5	81.0	74,145	10.2	53.2	4.9	1.1	3.1	3.4	34.5	1.9	-0.1	8.1
NATIONWIDE CORP OR		72,947	0.5	81.5	70,264	10.6	59.5	9.0	4.9	11.8	2.9	4.8	4.8	3.9	13.0
STATE FARM (ILL) GRP		71,834	0.5	82.0	67,218	11.4	64.0	5.0	3.6	14.0	2.8	2.4	5.2	4.4	14.4
UTICA MUTUAL I GRP		67,254	0.5	82.5	59,866	10.9	58.5	8.5	4.4	9.3	3.2	13.6	4.5	1.4	8.9
MICHIGAN STATE ACCIDENT FUND	MI	65,993	0.5	83.0	68,262	25.8	66.7	9.7	1.6	6.1	0.7	7.6	15.4	4.1	18.1
WESTERN INS COS		58,943	0.4	83.4	58,423	7.3	60.6	11.1	8.5	9.0	3.6	5.1	1.6	1.1	7.8
EMPLOYERS CAS CP		58,791	0.4	83.8	58,433	8.7	72.2	6.0	5.4	5.4	2.3	7.8	1.6	0.5	8.0
EMPLOYERS REI CORP		58,333	0.4	84.3	59,833	23.3	78.3	3.8	1.7	19.1	2.9	0.0	2.3	-3.2	15.1
SAFECO INS GROUP		52,029	0.4	84.6	48,768	0.5	49.2	5.7	5.3	14.9	2.8	17.1	2.3	2.7	3.1
BITUMINOUS CAS CP		51,953	0.4	85.0	49,884	13.8	59.5	12.5	15.0	5.6	3.9	2.4	2.3	0.6	12.6
LINCOLN NATIONAL C		51,632	0.4	85.4	51,549	9.1	68.6	8.9	8.4	17.3	2.9	0.9	-2.4	-3.8	4.5
DODSON INS GROUP		49,917	0.4	85.8	48,881	6.2	45.7	10.2	8.2	10.3	3.0	13.9	4.5	4.7	10.4
PENNSYLVANIA NTL MUTUAL CAS INS COPA		48,411	0.4	86.1	47,304	10.9	52.5	4.9	4.9	14.0	5.0	8.4	6.7	5.6	14.5
HARLEYSVILLE MUTUAL INS CO	PA	48,396	0.4	86.5	46,734	7.9	62.8	8.6	0.8	17.7	2.8	8.8	1.2	-0.8	5.2
CALIF CAS MANAGEME		44,533	0.3	86.8	43,473	13.6	46.5	12.1	0.4	12.3	1.9	20.0	6.7	3.6	13.6
ARMCO INS GRP INC		42,708	0.3	87.1	41,629	10.2	60.5	7.9	10.5	3.2	3.6	6.3	5.7	4.3	12.5
ROCKWOOD INS CO	PA	42,206	0.3	87.4	46,589	8.5	65.8	4.4	5.0	8.2	4.5	0.0	8.5	6.6	12.2
HIGHLANDS GRP		40,131	0.3	87.7	34,799	15.0	90.9	17.6	9.0	-15.2	4.1	2.1	-1.4	-4.5	8.0
ATLANTIC COMPANIES		39,895	0.3	88.0	39,009	11.0	65.2	10.8	7.4	11.3	4.4	4.2	1.4	-1.8	6.4
MIDLAND INS GRP		38,089	0.3	88.2	38,688	5.6	74.1	11.2	3.9	6.9	3.6	0.0	1.7	0.2	4.3
TOTAL ABOVE 60 WRITERS		12,200,801	88.2	88.2	11,948,681	12.2	68.0	8.2	5.4	7.4	3.5	9.2	2.7	-0.9	7.9

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
WORKERS COMPENSATION (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
ALLSTATE INS GRP		38,049	0.3	88.5	38,447	33.5	85.1	15.7	12.9	19.0	8.2	2.6	-15.8	-23.5	5.8
EMPLOYERS MUTUAL C		37,462	0.3	88.8	36,759	10.0	59.3	11.3	8.5	10.8	3.4	4.2	4.0	1.4	8.6
AUTO-OWNERS GROUP		37,046	0.3	89.1	37,374	6.4	48.5	5.8	3.4	12.5	1.2	0.0	13.8	15.4	21.2
SELECTED RISKS GRP		36,684	0.3	89.3	33,760	8.9	46.1	8.0	5.1	17.1	2.4	3.3	10.2	9.8	16.8
UNIVERSAL UNDERWRITERS INS CO	MO	35,575	0.3	89.6	35,624	5.6	53.6	5.0	1.5	18.4	2.2	15.1	2.4	2.3	7.5
FEDERATED MUTUAL GRP		34,383	0.2	89.8	32,346	10.5	46.0	4.7	7.8	8.1	2.1	6.3	13.9	13.5	21.6
GREATER NEW YORK GRP		33,631	0.2	90.1	33,716	7.3	64.5	10.1	6.1	11.8	3.3	2.1	3.5	1.1	6.0
TOTAL ABOVE 67 WRITERS		12,453,631	90.1	90.1	12,197,207	12.2	67.8	8.2	5.4	7.5	3.4	9.1	2.8	-0.8	8.0
TOTAL ALL 395 WRITERS		13,825,784	100.0	100.0	13,535,447	11.9	67.4	8.3	5.5	8.1	3.4	8.6	2.8	-0.7	7.8

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
GROUP ACCIDENT & HEALTH (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
MUTUAL HOSPITAL INS INC	IN	382,513	12.8	12.8	388,876	1.8	97.7	2.0	1.3	0.9	0.0	0.0	-0.1	-1.0	-0.1
OHIO MEDICAL INDEMNITY MUTUAL CORPOH		345,114	11.5	24.3	349,946	5.4	94.0	5.3	6.3	0.0	0.2	0.0	-0.2	-3.2	-0.3
ALLSTATE INS GRP		250,171	8.4	32.6	251,058	3.3	90.2	1.4	6.0	4.1	2.0	0.0	-1.3	-2.0	0.9
MUTUAL MEDICAL INS INC	IN	200,457	6.7	39.3	201,977	3.4	97.5	4.2	2.9	1.5	-0.0	0.0	-1.2	-3.3	-1.5
METROPOLITAN GROUP		186,128	6.2	45.5	217,822	21.2	120.2	0.0	0.1	0.0	0.0	0.0	0.4	-10.9	0.5
AETNA LIFE&CAS CO		155,340	5.2	50.7	224,568	38.9	146.5	1.3	2.8	0.7	1.9	0.0	-17.2	-28.8	2.8
LIBERTY MUTUAL COS		145,132	4.8	55.6	146,521	2.9	86.8	2.8	2.4	2.9	2.9	0.0	1.9	1.1	3.0
DEERE & CO GRP		136,379	4.6	60.1	140,513	4.1	96.3	0.0	0.1	0.6	0.5	0.0	2.4	1.4	4.2
TRAVELERS INS COS		122,585	4.1	64.2	112,565	19.9	83.6	10.0	7.5	3.7	2.4	0.0	1.5	-3.9	11.3
CONNECTICUT GEN I		114,010	3.8	68.0	113,565	52.8	106.9	7.7	0.5	3.6	3.0	0.0	-5.1	-11.7	36.2
PRUDENTIAL OF AM GRP		96,006	3.2	71.2	96,006	0.0	93.2	0.0	0.0	0.0	0.0	0.0	3.1	3.7	3.7
AMERICAN INT L GRP		89,665	3.0	74.2	88,137	2.5	69.6	3.2	6.4	12.2	1.6	0.0	3.8	3.8	5.7
EQUITABLE GENERAL INS CO	IA	69,717	2.3	76.5	69,717	3.2	100.3	0.0	0.0	0.0	0.0	0.0	1.3	-0.2	1.6
COLONIAL PENN GRP		55,585	1.9	78.4	55,585	4.7	62.3	4.5	0.1	30.5	2.3	0.0	2.1	0.2	2.9
NATIONWIDE CORP OR		54,180	1.8	80.2	51,453	2.3	87.7	2.6	9.0	5.5	1.7	-0.7	-2.3	-3.1	-1.1
HANSECO INS CO	DE	51,952	1.7	81.9	56,830	2.1	75.4	4.6	0.0	20.8	0.0	0.0	0.6	-0.4	0.7
EMPLOYERS REI CORP		49,122	1.6	83.6	41,469	6.0	107.5	0.5	1.3	12.1	0.4	0.0	-8.7	-11.7	-7.0
CONTINENTAL CORP		44,406	1.5	85.1	42,641	9.9	78.9	2.4	7.3	13.6	2.4	0.0	-0.6	-2.5	5.8
BLC INS CO	IA	37,394	1.2	86.3	37,371	-0.1	87.9	0.0	0.0	10.5	0.0	0.0	0.7	0.8	0.8
HEALTH CARE MUTUAL ASN	OH	28,585	1.0	87.3	28,587	0.8	95.6	0.0	3.8	0.0	0.0	0.0	0.6	0.4	0.8
KEMPER INS COS		26,595	0.9	88.2	26,522	4.0	76.6	3.7	5.4	11.7	2.0	0.6	0.4	-0.0	3.6
ZURICH-AMN INS COS		25,459	0.8	89.0	25,527	3.6	73.4	4.5	7.2	12.1	2.0	0.0	1.8	0.4	2.6
HEALTH INS CORP	WI	18,281	0.6	89.6	18,270	9.1	92.5	3.5	1.2	8.3	0.0	0.0	1.5	-3.0	2.0
SENTRY INS GROUP		18,190	0.6	90.2	10,507	0.0	73.7	2.4	17.8	2.0	1.9	0.0	1.0	1.2	1.2
TOTAL ABOVE 24 WRITERS		2,702,966	90.2	90.2	2,796,033	10.2	98.2	2.8	3.1	3.5	1.0	-0.0	-1.3	-4.7	3.0
TOTAL ALL 155 WRITERS		2,995,777	100.0	100.0	3,083,582	10.4	96.2	2.9	3.4	4.5	1.1	0.0	-1.1	-4.4	3.3

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
CREDIT ACCIDENT & HEALTH (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
REPUBLIC FNCL SVC		59,565	31.0	31.0	68,797	1.8	57.0	0.0	0.6	48.3	0.0	0.0	-2.3	-3.2	-1.8
AMERICAN ROAD GRP		27,025	14.0	45.0	31,337	19.9	45.5	0.0	0.0	35.5	2.3	0.0	14.2	9.0	22.4
DRUM CORP		24,970	13.0	58.0	23,526	3.5	48.6	3.5	0.1	46.9	2.3	0.0	0.3	-0.8	1.8
AETNA LIFE&CAS CO		9,650	5.0	63.0	11,762	9.9	86.4	4.1	29.1	4.4	2.6	0.0	-10.4	-14.4	-6.3
NATIONWIDE CORP GR		8,736	4.5	67.6	2,943	4.7	57.8	0.0	13.7	15.3	0.4	18.9	-2.1	-3.3	0.7
EMPLOYERS REI CORP		8,198	4.3	71.8	21,413	9.6	61.1	0.1	0.0	-22.9	0.0	0.0	30.5	33.3	40.9
AVCO CORPORATION		6,769	3.5	75.3	9,014	11.0	71.9	0.0	2.0	10.5	3.3	0.0	7.9	6.6	15.4
STATE FARM (ILL) GRP		6,560	3.4	78.7	10,154	8.3	54.7	3.9	8.7	23.3	2.1	0.0	4.3	3.9	11.1
COASTLINE INS CO	MD	5,170	2.7	81.4	4,695	6.9	34.3	0.5	0.8	62.2	0.2	0.0	4.1	1.1	4.8
AUTOMATED FINANCIAL INDEMNITY CO	TX	4,590	2.4	83.8	4,810	17.7	42.0	0.0	0.1	61.5	0.0	0.0	6.5	-2.0	7.6
ARCADIA INS CO	AZ	4,537	2.4	86.2	2,839	10.5	57.8	0.0	5.0	59.1	0.0	0.0	-9.0	-11.8	-2.4
UNIVERSAL UNDERWRITERS INS CO	MO	3,615	1.9	88.1	3,374	3.2	47.0	0.0	0.0	63.5	0.0	0.0	-4.6	-5.6	-2.7
OMEGA INSURANCE CO	FL	2,984	1.6	89.6	1,831	29.8	102.2	0.0	39.8	.0	0.4	0.0	-5.8	-22.9	-6.8
COLUMBIA ACCIDENT & HEALTH INS CO	PA	2,963	1.5	91.1	2,931	3.2	58.5	1.7	9.0	19.7	2.4	0.0	5.5	4.7	6.4
TOTAL ABOVE 14 WRITERS		175,332	91.1	91.1	199,426	7.9	56.3	0.9	3.3	32.6	1.1	0.3	4.7	3.0	8.6
TOTAL ALL 42 WRITERS		192,363	100.0	100.0	224,669	7.7	56.1	1.0	4.0	32.7	1.1	0.2	4.3	2.6	8.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
OTHER ACCIDENT & HEALTH (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
STATE FARM (ILL) GRP		90,250	10.1	10.1	86,568	3.3	58.5	6.0	2.7	21.3	2.1	0.0	4.7	5.1	7.9
MUTUAL HOSPITAL INS INC	IN	80,111	8.9	19.0	79,029	1.6	102.2	2.8	1.6	1.5	0.0	0.0	-3.0	-4.4	-3.5
AETNA LIFE&CAS CO		60,110	8.9	27.9	78,245	6.8	67.2	3.3	28.7	9.4	3.5	0.0	-4.3	-6.5	-1.0
MUTUAL MEDICAL INS INC	IN	59,214	6.6	34.5	58,807	3.3	110.0	5.3	2.6	2.3	-0.0	0.0	-7.8	-10.9	-9.1
CONTINENTAL CORP		54,107	6.0	40.6	53,621	5.6	72.4	2.0	6.8	23.8	2.2	0.0	-2.4	-3.9	0.9
TRAVELERS INS COS		52,020	5.8	46.4	50,946	7.6	76.6	2.8	7.4	13.2	2.5	0.0	0.7	-1.3	4.5
AMERICAN FAMILY IN		51,467	5.7	52.1	50,223	2.3	72.2	2.4	4.8	16.1	2.2	0.0	1.3	1.2	3.2
AMERICAN INT L GRP		50,950	5.7	57.8	52,175	2.3	41.9	3.2	20.0	1.4	0.5	0.0	15.7	17.8	19.6
NATIONWIDE CORP GR		39,727	4.4	62.2	35,117	4.5	67.9	4.2	12.7	22.2	2.5	0.1	-3.7	-5.1	-1.3
OHIO MEDICAL INDEMNITY MUTUAL CORPOR		38,548	4.3	66.5	37,793	7.2	116.2	7.2	8.5	0.0	0.2	0.0	-11.5	-17.4	-13.5
EMPLOYERS REI CORP		35,652	4.0	70.5	29,238	5.3	60.5	0.7	0.8	66.0	0.2	0.0	-11.9	-15.3	-11.1
MAC ARTHUR GROUP		30,247	3.4	73.9	31,403	9.4	67.1	6.9	7.2	6.8	3.6	0.0	8.2	4.5	9.6
MUTUAL PROTECTIVE INS CO	NE	29,956	3.3	77.2	30,478	2.7	49.0	4.2	2.6	42.4	2.5	0.0	-0.1	-0.4	2.1
LINCOLN NATIONAL C		14,870	1.7	78.9	13,487	3.3	73.8	4.4	4.4	21.2	2.0	0.0	-2.4	-3.1	-0.1
KEMPER INS COS		14,657	1.6	80.5	14,138	5.2	59.9	4.9	9.4	28.7	2.9	1.2	-2.6	-3.7	0.9
ALLSTATE INS GRP		14,353	1.6	82.1	15,512	8.8	75.8	7.9	17.4	32.4	3.7	0.0	-16.0	-20.1	-12.4
HOME NY GROUP		13,093	1.5	83.6	12,155	4.2	27.9	5.0	19.0	24.7	0.0	0.0	12.2	12.6	15.3
FIREMENS FUND GRP		12,676	1.4	85.0	11,987	3.2	34.1	4.8	18.5	25.2	0.5	0.0	8.3	9.1	11.8
U.S. FID&GTY GRP		9,963	1.1	86.1	9,489	3.6	48.3	9.2	6.7	40.9	2.2	0.0	-2.7	-4.0	-1.0
IMPERIAL CASUALTY & INDEMNITY CO	NE	9,514	1.1	87.2	9,632	3.0	41.1	3.7	13.5	19.0	3.4	0.0	9.9	10.4	12.4
CNA/INS GRP		9,461	1.1	88.2	11,973	47.5	70.4	5.7	49.6	63.9	14.2	0.0	-37.0	-56.1	-19.3
UNITED FIRE INS CO	NY	6,419	0.7	88.9	7,138	5.4	74.3	4.3	7.3	24.4	3.3	0.0	-4.5	-7.3	-3.7
CRUM&FORSTER I COS		6,114	0.7	89.6	8,943	0.2	27.6	0.3	17.5	18.6	0.2	0.0	16.5	19.3	19.5
ARMCO INS GRP INC		5,856	0.7	90.3	6,076	15.2	100.8	8.0	7.5	16.4	2.0	0.0	-12.9	-18.7	-6.5
TOTAL ABOVE 24 WRITERS		809,335	90.3	90.3	794,173	5.2	72.4	4.1	9.9	16.9	1.9	0.0	-1.1	-2.8	1.1
TOTAL ALL 157 WRITERS		896,449	100.0	100.0	883,203	5.1	70.5	4.1	9.9	18.6	1.9	0.0	-1.0	-2.7	1.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FIDELITY AND SURETY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
AETNA LIFE&CAS CO		114,708	9.4	9.4	108,946	6.4	46.1	7.0	8.6	26.7	3.2	0.0	5.0	4.5	9.7
U.S. FID&GTY GRP		76,621	6.3	15.7	75,750	4.4	36.9	9.2	12.4	32.9	4.6	0.0	2.6	2.2	5.7
CHUBB & SON INC GRP		70,558	5.8	21.4	62,077	6.3	21.6	4.8	12.1	22.2	2.8	1.2	17.3	19.1	24.4
FIDELITY & DEPOSIT CO OF MARYLAND MD		68,424	5.6	27.0	69,375	5.2	27.2	9.1	17.2	32.6	5.1	0.0	5.0	4.7	9.0
SWISS REINSURANCE		56,244	4.6	31.6	53,697	5.2	49.3	8.6	0.0	44.5	0.2	0.0	0.7	-1.4	2.0
INS CO OF NA		53,329	4.4	36.0	52,592	9.1	35.3	12.6	7.6	32.8	4.0	0.3	5.5	3.9	10.9
FIREMENS FUND GRP		52,828	4.3	40.3	49,270	10.9	40.1	3.0	20.6	30.2	4.7	0.2	2.4	0.7	9.7
THE ST. PAUL COS		49,124	4.0	44.4	47,588	3.6	24.1	5.9	13.0	31.6	4.0	0.6	9.6	11.2	14.8
TRAVELERS INS COS		45,909	3.8	48.1	50,656	8.9	175.7	20.3	8.0	43.9	3.9	0.0	-67.7	-82.0	-75.2
EMPLOYERS REI CORP		43,367	3.5	51.7	37,820	4.1	38.4	4.7	0.8	44.4	0.1	0.0	6.2	6.3	9.5
CONTINENTAL CORP		39,510	3.2	54.9	36,940	8.3	51.0	-0.3	14.9	28.4	2.7	0.3	2.7	1.6	8.6
RELIANCE GROUP INC		36,952	3.0	57.9	35,707	6.2	23.0	14.4	17.4	32.1	4.8	0.1	6.0	4.5	8.4
SAFECO INS GROUP		28,794	2.4	60.3	24,531	0.2	188.6	3.4	5.0	68.7	2.8	0.8	-77.8	-91.4	-91.2
WESTERN SURETY CO	SD	21,858	1.8	62.1	19,852	5.6	6.2	4.2	2.9	60.0	5.5	0.0	10.8	11.5	16.1
CNA/INS GRP		20,751	1.7	63.8	19,413	2.7	24.3	0.4	7.3	40.5	2.5	1.6	11.4	12.6	14.7
CUMIS INS SOCIETY INC	WI	20,501	1.7	65.4	18,355	9.3	81.4	10.9	9.7	12.3	3.7	0.0	-4.0	-9.7	-4.7
HOME NY GROUP		19,259	1.6	67.0	19,378	7.2	76.2	10.1	22.6	28.5	4.9	1.3	-17.6	-23.6	-18.9
CRUM&FORSTER I COS		18,482	1.5	68.5	23,660	0.6	38.3	10.0	21.4	27.9	1.9	0.0	0.4	0.3	0.8
TRANSAMERICA CORP		18,441	1.5	70.0	17,052	3.8	18.9	6.0	17.6	31.5	3.7	2.7	9.5	10.5	13.7
SKANDIA GROUP		16,844	1.4	71.4	12,349	3.2	53.9	7.5	1.1	23.4	0.3	0.0	7.4	7.5	9.6
AMERICAN INT L GRP		15,658	1.3	72.7	13,955	5.9	45.6	13.8	4.3	21.5	2.2	0.6	6.9	6.4	11.0
MGIC INVESTMENT CP		15,130	1.2	73.9	3,985	30.3	54.3	3.6	18.0	8.3	3.5	0.0	14.5	6.7	28.1
ALLSTATE INS GRP		13,762	1.1	75.1	11,544	8.9	123.3	8.8	4.1	37.1	0.3	0.0	-32.7	-39.7	-31.9
OHIO CASUALTY GRP		13,662	1.1	76.2	13,492	4.0	27.6	10.2	5.6	24.4	5.3	0.7	12.3	14.2	17.9
MUNICH GRP		13,312	1.1	77.3	11,172	4.4	58.4	5.8	2.1	33.4	0.1	0.0	1.9	0.1	2.7
CONNECTICUT GEN I		11,247	0.9	78.2	9,138	5.8	41.3	8.5	19.2	26.0	4.0	1.8	0.2	-0.4	4.9
ARMCO INS GRP INC		10,584	0.9	79.1	9,255	2.7	14.3	6.6	27.6	39.4	4.1	0.0	4.2	4.3	6.5
ACCREDITED SURETY & CASUALTY CO INFL		9,433	0.8	79.8	9,440	0.0	7.7	0.3	0.4	85.7	0.7	0.0	2.4	2.8	2.8
PEERLESS GROUP		8,078	0.7	80.5	7,918	9.8	25.8	15.3	3.7	58.6	4.2	0.0	1.0	-4.1	1.3
REINSURANCE CORPORATION OF NEW YORNY		7,850	0.6	81.1	7,295	4.6	38.4	3.9	2.7	41.6	0.2	0.0	7.3	7.1	10.5
TOTAL ABOVE 30 WRITERS		991,220	81.1	81.1	932,202	6.0	49.5	8.0	10.7	34.1	3.3	0.3	-1.5	-3.2	1.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
FIDELITY AND SURETY (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
ALLIED FIDELITY INS CO	IN	7,726	0.6	81.8	5,394	5.7	29.9	2.0	0.1	42.2	4.3	0.0	12.0	11.6	15.3
ARVCO INC		7,552	0.6	82.4	7,666	1.4	37.8	7.8	4.1	42.7	4.0	0.0	1.8	2.0	3.3
AMERICAN DRUGGISTS INS CO	OH	7,277	0.6	83.0	7,294	0.5	36.8	7.4	4.0	43.9	4.1	0.0	1.9	2.0	2.4
AVCO CORPORATION		7,244	0.6	83.6	7,086	4.1	9.1	7.6	7.9	48.8	3.4	0.0	11.5	12.5	15.8
EMPLOYERS I-WAUSAU		7,150	0.6	84.2	6,380	10.8	79.4	19.3	29.2	5.4	7.9	0.9	-15.6	-22.7	-15.7
AMERICAN FINANC GRP		6,966	0.6	84.7	6,691	4.8	22.9	6.3	21.5	26.4	5.4	0.0	10.0	9.5	12.3
COTTON BELT INS CO INC	TN	6,691	0.5	85.3	6,209	2.3	6.6	0.0	11.3	63.2	9.7	0.0	5.3	5.0	6.3
COMMERCIAL UNION GRP		6,325	0.5	85.8	6,244	7.3	1.6	13.4	16.3	33.2	4.0	0.1	17.8	16.9	20.9
KEMPER INS COS		6,214	0.5	86.3	5,672	4.9	39.2	9.3	12.8	41.4	3.5	0.5	-2.6	-3.7	0.7
WASHINGTON INTERNATIONAL INS CO	AZ	5,888	0.5	86.8	5,930	2.2	23.6	2.1	21.7	55.3	2.9	0.0	-1.6	-3.0	-1.9
AMERICAN PLAN		5,650	0.5	87.3	4,266	5.2	42.6	18.1	1.3	17.6	3.0	0.0	10.4	9.4	12.3
INTERNATIONAL FIDELITY INS CO	NJ	5,343	0.4	87.7	5,186	3.0	47.8	15.1	8.9	35.5	3.6	0.0	-3.7	-5.9	-4.3
SURETY CO OF THE PACIFIC	CA	5,290	0.4	88.1	4,609	12.8	27.6	19.6	50.0	0.0	2.8	0.0	5.8	-0.0	7.0
HIGHLANDS GRP		4,764	0.4	88.5	4,377	4.9	6.9	4.6	2.6	33.9	3.1	3.0	21.9	24.8	28.9
ALLEGHENY MUTUAL CASUALTY CO	PA	4,643	0.4	88.9	4,648	0.5	1.1	1.9	2.4	92.6	2.0	0.0	0.2	-0.0	0.2
FREMONT INDEM GRP		4,434	0.4	89.3	4,142	3.4	54.4	15.8	4.1	52.7	2.9	0.0	-13.2	-16.1	-13.2
MOTORS INS CORPGRP		4,110	0.3	89.6	5,874	4.2	58.4	5.7	0.6	15.0	2.3	0.0	9.3	9.7	12.9
SURETY INS CO OF CALIFORNIA	CA	4,025	0.3	89.9	3,672	0.9	19.4	16.6	43.0	22.5	9.4	0.0	-4.7	-5.8	-5.2
WESTERN INS COS		3,769	0.3	90.2	3,912	3.7	60.4	9.0	32.8	18.0	5.2	0.0	-11.3	-13.7	-10.4
TOTAL ABOVE 49 WRITERS		1,102,281	90.2	90.2	1,037,453	5.8	47.7	9.1	11.0	34.4	3.4	0.3	-1.0	-2.7	1.8
TOTAL ALL 324 WRITERS		1,221,652	100.0	100.0	1,152,438	6.2	46.4	7.9	11.3	31.9	3.1	0.4	1.0	-0.5	4.2

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
CREDIT (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
MGIC INVESTMENT CP		132,554	34.1	34.1	132,111	24.0	63.6	3.2	9.5	18.6	3.3	0.0	7.8	0.9	17.9
GREYHOUND CORP		39,154	10.1	44.2	38,377	18.2	67.7	3.7	7.1	39.0	2.7	0.0	-7.2	-11.0	5.0
UNITED GUARANTY CP		34,954	9.0	53.2	35,648	21.1	20.3	0.3	12.8	30.2	0.0	0.0	17.9	19.6	39.4
TICOR MORTGAGE INS CO	CA	33,410	8.6	61.8	31,891	5.1	17.1	1.9	7.3	33.6	3.8	0.0	19.0	19.6	22.5
ALLSTATE INS GRP		26,357	6.8	68.6	26,501	4.7	14.0	2.6	21.6	31.8	4.9	0.0	12.1	13.5	17.6
GULF INS CO GRP		23,914	6.2	74.8	22,549	5.2	36.8	6.2	13.0	30.4	5.2	0.0	5.5	4.5	8.0
AMIC CORP		19,740	5.1	79.9	21,651	2.5	19.5	3.3	27.5	39.2	5.3	0.0	2.6	2.8	5.0
TIGER INS GRP INC		19,523	5.0	84.9	20,247	6.0	14.8	3.1	32.2	12.9	4.4	0.0	17.8	17.6	20.8
CENTENNIAL CORP		8,419	2.2	87.1	9,998	30.2	25.6	0.8	12.9	27.5	1.1	0.0	27.4	17.4	35.0
RMIC CP		8,134	2.1	89.2	7,023	39.7	13.6	2.4	19.4	43.9	2.9	0.0	16.6	9.6	40.9
CONTINENTIAL CORP		8,052	2.1	91.2	7,689	4.9	60.3	0.3	14.2	28.4	2.7	0.0	-1.9	-3.1	1.0
TOTAL ABOVE 11 WRITERS		354,211	91.2	91.2	353,685	16.4	42.4	2.9	13.3	27.0	3.3	0.0	9.1	6.0	18.4
TOTAL ALL 98 WRITERS		388,244	100.0	100.0	385,819	15.8	44.5	2.8	13.8	27.4	3.2	0.0	7.7	4.5	16.4

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
INTERNATIONAL (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP	NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
AMERICAN INT L GRP	202,506	53.3	53.3	185,406	5.6	57.2	1.4	9.2	23.5	1.7	0.0	4.5	3.8	8.1
RELIANCE GROUP INC	55,552	14.6	67.9	52,868	8.3	61.4	6.0	2.5	21.9	3.4	0.0	5.1	2.6	7.9
CNA/INS GRP	47,039	12.4	80.3	45,875	4.8	75.0	0.0	0.0	24.9	0.0	0.8	0.8	-0.4	3.4
TRANSAMERICA CORP	23,760	6.3	86.6	22,547	10.0	58.4	11.0	11.6	25.8	3.7	0.0	-3.3	-5.6	2.9
FIREMENS FUND GRP	22,556	5.9	92.5	22,198	12.1	83.3	1.6	0.6	21.1	-0.2	0.0	-0.9	-3.5	6.6
TOTAL ABOVE 5 WRITERS	351,413	92.5	92.5	328,894	6.7	62.2	2.6	6.4	23.4	1.7	0.1	3.2	1.9	6.9
TOTAL ALL 42 WRITERS	379,872	100.0	100.0	357,584	7.2	64.7	2.6	6.7	23.0	1.7	0.1	2.2	0.6	6.1

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
REINSURANCE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
GENERAL REIN GROUP		718,730	26.5	26.5	711,488	12.4	67.5	4.8	2.6	24.1	0.3	0.0	1.3	0.3	11.8
PRUDENTIAL OF AM GRP		327,082	12.0	38.5	292,990	3.8	63.8	5.0	2.0	22.6	0.0	0.0	4.4	3.6	6.0
INS CO OF NA		290,667	10.7	49.2	303,506	8.1	65.8	2.8	1.1	29.4	0.1	0.0	2.3	0.4	6.6
KEMPER INS COS		125,943	4.6	53.8	126,113	11.7	81.8	0.5	2.8	19.9	0.2	0.0	-1.1	-2.8	7.7
REPUBLIC FNCL SVC		75,956	2.8	56.6	60,429	5.7	62.1	2.1	0.1	34.0	0.1	0.0	1.9	0.8	5.3
FINANCIAL SEC GRP		67,654	2.5	59.1	68,073	5.6	68.9	3.3	0.8	31.6	0.0	0.0	-1.0	-2.5	1.9
CNA/INS GRP		64,193	2.4	61.5	85,168	7.7	63.8	0.0	0.3	40.6	0.0	0.0	-0.4	-2.6	3.4
FREMONT INDEM GRP		61,938	2.3	63.8	54,990	4.7	80.1	1.0	1.7	24.4	0.2	0.0	-2.7	-4.0	0.0
UNIGARD INS GROUP		60,140	2.2	66.0	59,006	10.1	94.8	5.7	0.0	24.9	0.0	0.0	-8.6	-13.7	-6.7
TRAVELERS INS COS		55,073	2.0	68.0	53,463	8.6	72.2	0.0	3.2	28.2	0.0	0.0	0.4	-1.9	4.6
HOME NY GROUP		48,297	1.8	69.8	39,366	11.0	84.4	0.4	4.5	27.1	0.0	0.0	-3.7	-8.8	-1.7
HARTFORD F & C GRP		40,930	1.5	71.3	41,049	11.0	84.7	1.0	0.0	14.7	2.1	0.0	1.3	-1.3	7.1
ARMCO INS GRP INC		39,591	1.5	72.8	37,249	12.2	87.1	3.2	1.3	19.6	0.3	0.0	-2.8	-6.1	3.6
TRANSAMERICA CORP		36,919	1.4	74.1	34,606	18.0	70.1	3.0	0.0	26.4	0.0	0.0	2.9	0.2	15.5
FIREMENS FUND GRP		36,469	1.3	75.5	30,594	4.9	77.2	2.4	1.1	31.9	0.0	0.0	-5.0	-6.8	-2.7
COMMERCIAL UNION GRP		35,651	1.3	76.8	33,699	11.1	76.3	1.1	1.8	29.2	0.1	0.0	1.2	-4.6	1.4
EMPLOYERS I-WAUSAU		34,654	1.3	78.0	35,868	12.7	84.2	1.7	0.9	24.2	0.0	0.0	-0.7	-6.0	2.3
LIBERTY MUTUAL COS		32,148	1.2	79.2	28,129	16.3	199.6	0.0	0.1	16.8	0.0	0.0	-48.3	-63.0	-52.1
METROPOLITAN GROUP		31,668	1.2	80.4	28,228	7.2	71.4	1.5	1.8	32.1	0.2	0.0	0.1	-3.8	0.1
BERKSHIRE-HATHAWAY		29,532	1.1	81.5	31,895	10.1	64.8	7.8	0.3	32.2	0.0	0.0	0.4	-2.7	4.7
ARMCO INC		21,459	0.8	82.3	18,491	8.5	166.0	-1.7	1.3	20.6	-0.2	0.0	-38.8	-46.5	-38.7
GULF INS CO GRP		21,119	0.8	83.1	21,052	4.0	67.2	8.0	0.9	31.8	0.0	0.0	-2.3	-4.3	-1.6
SENTRY INS GROUP		16,612	0.6	83.7	16,734	7.9	79.6	3.9	2.4	29.6	0.1	0.0	-3.9	-8.5	-3.9
ALLENDALE INS GRP		16,221	0.6	84.3	17,773	34.2	22.3	2.6	19.3	14.7	0.0	0.0	34.5	22.2	40.7
REINSURANCE CORPORATION OF NEW YORNY		15,119	0.6	84.8	14,734	6.5	80.5	0.0	2.6	27.5	0.2	0.0	-3.2	-5.9	-1.1
DORINCO REINSURANCE CO	MI	13,768	0.5	85.3	12,982	10.2	79.1	0.0	1.3	25.4	0.0	0.0	2.0	-3.1	2.4
MISSION EQUITIES GRP		13,275	0.5	85.8	13,300	10.6	70.0	0.4	0.1	29.5	0.0	0.0	1.0	0.0	9.7
ALABAMA FARM GROUP		13,153	0.5	86.3	32,749	6.4	57.1	0.0	0.0	45.8	0.0	0.0	0.3	-1.6	3.2
ORION CAPITAL GRP		13,056	0.5	86.8	12,267	15.5	85.9	3.2	3.4	23.6	0.4	0.0	-0.7	-8.9	-0.3
NORDIC UNION REINSURANCE CORP	DE	12,751	0.5	87.3	12,223	6.0	68.1	4.6	0.0	39.5	0.0	0.0	-2.9	-6.7	-3.4
TOTAL ABOVE 30 WRITERS		2,369,773	87.3	87.3	2,328,214	9.6	72.2	3.3	1.9	26.2	0.2	0.0	0.1	-2.0	5.8

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PROFITABILITY AND MARKET SHARE RESULTS - 1980
REINSURANCE (000 OMITTED) 8/15/81
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

COMPANY OR GROUP		NET PREMIUMS WRITTEN $	MKT SHARE %	CUME MKT SHARE %	PREMIUMS EARNED (= 100%) $	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
SIGNET REINSURANCE CO	NE	12,516	0.5	87.7	12,917	10.3	65.7	0.7	0.2	33.0	0.1	0.0	2.3	0.2	8.4
AMERICAN AGRICULTURAL INS CO	IN	12,250	0.5	88.2	10,716	5.6	115.2	1.3	1.9	15.2	0.1	0.0	-14.9	-18.2	-13.1
PHILADELPHIA MANUFACTURERS MU I C	PA	10,279	0.4	88.5	9,648	12.9	77.4	1.6	0.0	23.5	0.0	0.0	4.8	-1.3	5.7
LINCOLN NATIONAL C		9,952	0.4	88.9	9,000	21.0	84.8	1.9	2.1	5.3	0.1	0.0	4.5	3.1	22.3
STATE FARM (ILL) GRP		8,846	0.3	89.2	8,957	9.2	86.5	0.0	0.0	18.2	0.0	0.0	-1.0	-2.5	5.5
AMERICAN MUTUAL REINSURANCE CO	IL	8,697	0.3	89.6	7,756	10.8	100.4	0.8	1.9	2.5	0.3	0.0	0.3	-3.2	4.5
LUMBERMENS MUT I GRP		8,688	0.3	89.9	7,827	7.6	103.2	0.9	1.2	18.0	0.0	0.0	-8.8	-12.6	-6.9
ELKHORN INS CO	KY	8,477	0.3	90.2	9,722	9.4	20.2	0.7	-11.3	32.5	0.1	0.0	27.0	31.2	40.1
TOTAL ABOVE 38 WRITERS		2,449,478	90.2	90.2	2,404,757	9.6	72.4	3.2	1.8	26.0	0.2	0.0	0.2	-1.9	5.9
TOTAL ALL 329 WRITERS		2,716,071	100.0	100.0	2,671,604	9.9	72.8	3.1	1.9	26.2	0.2	0.0	0.0	-2.3	5.6

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INSURANCE SERVICES OFFICE
160 WATER STREET NEW YORK, N. Y. 10038
TELEPHONE: (212) 487-4905

CAROLE J. BANFIELD, VICE PRESIDENT
GOVERNMENT & INDUSTRY RELATIONS

June 1, 1981

Ms. Carolyn Goodale
National Association of Insurance Commissioners
350 Bishops Way
Brookfield, Wisconsin 53005

Re: Tax Provisions - NAIC Profitability Report

Dear Carolyn:

In accordance with agreement reached at the December 1977 NAIC meeting to include a supplementary exhibit showing the budgetary tax requirements by-line-by-state, I have attached the actual tax rates in effect on December 31st.

The figures have been developed based on those procedures used previously and represent the tax provisions for calendar year 1980. As was included in the last years submission, an explanation of the tax composition has been provided as supplemental information.

If I can be of any assistance, please contact me.

Very truly yours,

Carole J. Banfield

Carole J. Banfield
Vice President
Government & Industry Relations

CJB:ac
Attachment

cc: F. R. Marcon
T. E. Murrin

COMPOSITION OF CALENDAR YEAR 1980 TAX PROVISIONS

There are various elements which enter into the makeup of the State Tax Provisions by Line of Insurance for Calendar Year 1980. The component percentages underlying the total tax provision are intended to be compatible with the payment level associated with the 1980 Insurance Expense Exhibit experience for Taxes, Licenses and Fees as follows:

1. State Premium Taxes

   The Premium Tax appropriate for Calendar Year 1980 is employed.

2. Police Pension Fund, Fire Marshall and Other Related Taxes

   The percentages included are applicable to Calendar Year 1980

3. Insurance Department Assessments and Special State Fund Assessments

   For those states levying assessments of this nature, the percentages used reflect the payment level in Calendar Year 1980.

4. Municipal Taxes

   Where the magnitude of local taxes requires reflection on an individual state basis, the Municipal Tax figures used may be considered representative of Calendar Year 1980 experience.

5. Miscellaneous Taxes

   Developed from countrywide data, the provision for Miscellaneous Taxes recognizes payroll taxes and other miscellaneous state and local taxes as well as insurance department licenses and fees not reflected on a specific state basis.

6. Guaranty Fund Assessments and Returns

   The state tax provisions and countrywide averages found on attached Exhibit 1 have been developed both with and without recognition of Guaranty Fund assessments or returns. Displayed on Exhibit 2 is a listing of assessments and returns by state and line of insurance where notification was given anywhere from the 4th Quarter of 1979 through the end of 1980. Assuming that there is a payment lag and that assessment amounts are typically correlated with the year of payment, then to develop the estimated impact of Fund assessments (or returns) on Calendar Year 1980 experience we have referenced those transactions where notification was given during the period 4th Quarter 1979 through 3rd Quarter 1980. The associated assessment or return percentages have been added to the remainder of the tax components for the state with the total tax provision reflecting these amounts displayed parenthetically on Exhibit 1. (As the percentages are frequently of low order of magnitude, the impact of Guaranty Fund assessments and returns on the total tax provision may be negligible or even non-existent.) Modified tax provisions are shown in parentheses only where the associated assessments (or returns) were of sufficient magnitude to affect the rounded tax figure).

No historical information is presented on Exhibit 2 for those states wherein assessments levied by the Guaranty Fund are reimbursable as a credit applied against the state premium tax (or as a surcharge on policy premium). The tax provisions for such states on Exhibit 1 incorporate no loading for assessment amounts as the dollars are ultimately returned to the companies through reduced taxes. Recoupment may be in stages whereby only a portion is returned during the given assessment year with the remainder to be credited against future tax years. Because of staggered reimbursement, the actual experience for Calendar Year 1979 may differ somewhat from the tax figures displayed on Exhibit 1. The assessment percentages have been omitted since they do not enter into the ratemaking formula for states with credit offsets.

The Countrywide Average Tax Provisions by Line of Insurance have been derived from the individual state provisions by weighting on the latest available Annual Statement Page 14 data (Calendar Year 1979 Direct Written Premium for Statistical Reporting Insurance Services Office Members and Subscribers).

Exhibit 1
Sheet 1

CALENDAR YEAR 1980 TAX PROVISIONS (1)

State	Fire	Allied Lines	Farmowners Multiple Peril	Homeowners Miltiple Peril	Commercial Multiple Peril
Alabama	6.3	6.2	5.2	6.3	6.3
Alaska	4.0	4.0	4.0	4.0	4.0
Arizona	3.0	3.0	3.0	3.0	3.0
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4 (3.6)	3.4 (3.6)	3.4 (3.6)	3.4 (3.6)	3.4 (3.6)
Colorado	3.3	3.3	3.3	3.3	3.3
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	3.0
Florida	3.6	3.0	3.2	3.2	3.2
Georgia	5.0	4.6	4.1	4.5	4.5
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0 (4.1)	4.6 (4.1)	4.0 (4.1)	4.0 (4.1)	4.0 (4.1)
Illinois	3.8 (3.9)	3.2 (3.3)	3.3 (3.5)	3.3 (3.5)	3.4 (3.5)
Indiana	3.0	3.0	3.0	3.0	3.0
Iowa	3.0	3.0	3.0	3.0	3.0
Kansas	5.4	3.0	3.4	3.6	4.0
Kentucky	3.8	3.0	3.3	3.3	3.4
Louisiana	7.8	4.2	5.7	5.8	5.7
Maine	3.8	3.0	3.4	3.4	3.4
Maryland	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Massachusetts	3.4	3.3	3.4	3.4	3.4
Michigan	4.0 (4.2)	4.0 (4.2)	3.7 (3.9)	3.7 (3.9)	3.7 (3.9)
Minnesota	3.5 (3.6)	3.0 (3.1)	3.2 (3.3)	3.2 (3.3)	3.2 (3.3)
Mississippi	4.5	4.0	4.4	4.3	4.3
Missouri	3.0	3.0	3.0	3.0	3.0
Montana	6.0	3.8	4.5	4.6	4.8
Nebraska	3.8	3.0	3.3	3.3	3.3
Nevada	3.0	3.0	3.0	3.0	3.0
New Hampshire	3.0	3.0	3.0	3.0	3.0
New Jersey	3.0	3.0	3.0	3.0	3.0
New Mexico	3.5 (3.9)	3.5 (3.9)	3.5 (3.9)	3.5 (3.9)	3.5 (3.9)
New York	3.3	2.9	2.9	3.1	3.1
North Carolina	4.8 (4.9)	3.5	3.5 (3.9)	3.9	4.3
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	4.0	3.0	3.3	3.3	3.8
Oklahoma	5.3	5.0	5.1	5.1	5.2
Oregon	6.0	3.3	3.5	3.7	3.6
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
South Carolina	5.8 (5.8)	4.8	4.9	5.2 (5.3)	5.4 (5.5)
South Dakota	4.0	3.5	3.7	3.7	3.7
Tennessee	3.8	3.0	3.6	3.4	3.4
Texas	5.1	5.1	5.1	5.1	5.1
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	3.0
Virginia	3.8	3.8	3.8	3.8	3.8
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.5	4.0	4.3	4.3	4.3
Wisconsin	3.5	3.5	3.5	3.5	3.5
Wyoming	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)
Countrywide Average	3.899 (3.947)	3.660 (3.698)	3.642 (3.687)	3.593 (3.642)	3.503 (3.550)

Exhibit 1
Sheet 2

CALENDAR YEAR 1980 TAX PROVISIONS (1)

State	Inland Marine	Medical Malpractice	Earthquake	Other Liability	Private Passenger Auto No-Fault
Alabama	6.6	6.1	6.2	6.1	
Alaska	4.0	4.0	4.0	4.0	
Arizona	3.0	3.0	3.0	3.0	
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4 (3.6)	3.4 (3.6)	3.4 (3.6)	3.4 (3.6)	
Colorado	3.3	3.3	3.3	3.3	3.3
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	
Florida	3.0	3.0	3.0	3.0	3.0
Georgia	4.5	4.2	4.6	4.2	4.0
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0 (4.1)	4.0 (4.1)	4.0 (4.1)	4.0 (4.1)	
Illinois	3.1 (3.3)	3.0 (3.2)	3.2 (3.3)	3.0 (3.2)	
Indiana	3.0	3.0	3.0	3.0	
Iowa	3.0	3.0	3.0	3.0	
Kansas	3.4	3.0	3.0	3.0	3.0
Kentucky	3.1	3.0	3.0	3.0	3.0
Louisiana	4.3	4.3	4.2	4.3	
Maine	3.1	3.0	3.0	3.0	
Maryland	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Massachusetts	3.3	3.3	3.3	3.3	3.5
Michigan	4.0 (4.2)	3.0 (3.2)	3.0 (3.2)	3.0 (3.2)	3.0
Minnesota	3.1 (3.2)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0
Mississippi	4.0	4.0	4.0	4.0	
Missouri	3.0	3.0	3.0	3.0	
Montana	4.1	3.8	3.8	3.8	
Nebraska	3.1	3.0	3.0	3.0	
Nevada	3.0	3.0	3.0	3.0	
New Hampshire	3.0	3.0	3.0	3.0	
New Jersey	3.0	3.3	3.0	3.0	3.9
New Mexico	3.5 (3.9)	3.5 (3.9)	3.5 (3.9)	3.5 (3.9)	
New York	2.9	2.9	2.9	2.9	3.3
North Carolina	3.5	3.5	3.7	3.5	
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	3.5	3.5	3.5	3.5	
Oklahoma	5.1	5.0	5.0	5.0	
Oregon	3.4	3.4	3.4	3.4	3.4
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	
South Carolina	5.2	5.1	4.8	5.1	4.8 (4.9)
South Dakota	3.6	3.5	3.5	3.5	
Tennessee	3.2	3.0	3.0	3.0	
Texas	5.1	4.9	5.1	4.9	4.9
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	
Virginia	3.8	3.8	3.8	3.8	
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.1	4.0	4.0	4.0	
Wisconsin	3.5	3.0	3.5	3.0	
Wyoming	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	
Countrywide Average	3.565 (3.613)	3.334 (3.381)	3.810 (3.930)	3.378 (3.437)	3.476 (3.481)

Exhibit 1
Sheet 3

CALENDAR YEAR 1980 TAX PROVISIONS (1)

State	Other Private Passenger Auto Liability	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger Auto Physical Dam.	Commercial Auto Physical Damage
Alabama	6.1		6.1	6.0	6.0
Alaska	4.0		4.0	4.0	4.0
Arizona	3.5		3.5	3.5	3.5
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4 (3.5)		3.4 (3.5)	3.4 (3.5)	3.4 (3.5)
Colorado	3.3	3.3	3.3	3.3	3.3
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0		3.0	3.0	3.0
Florida	3.0	3.0	3.0	3.0	3.0
Georgia	4.0	4.0	4.0	4.1	4.1
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0		4.0	4.0	4.0
Illinois	3.0		3.0	3.0 (3.1)	3.0 (3.1)
Indiana	3.0		3.0	3.0	3.0
Iowa	3.0		3.0	3.0	3.0
Kansas	3.0	3.0	3.0	3.2	3.2
Kentucky	3.0	3.0	3.0	3.1	3.1
Louisiana	4.2		4.2	4.4	4.4
Maine	3.0		3.0	3.0	3.0
Maryland	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Massachusetts	3.3	3.3	3.3	3.3	3.3
Michigan	3.0	3.0	3.0	3.0	3.0
Minnesota	3.0	3.0	3.0	3.0 (3.1)	3.0 (3.1)
Mississippi	4.0		4.0	4.1	4.1
Missouri	3.0		3.0	3.0	3.0
Montana	3.8		3.8	3.8	3.8
Nebraska	3.0		3.0	3.1	3.1
Nevada	3.0		3.0	3.0	3.0
New Hampshire	3.0		3.0	3.0	3.0
New Jersey	3.9	3.9	3.9	3.0	3.0
New Mexico	3.5		3.5	3.5	3.5
New York	3.2	3.2	3.2	2.9	2.9
North Carolina	3.5		3.5	3.5	3.5
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	3.5		3.5	3.5	3.5
Oklahoma	5.0		5.0	5.0	5.0
Oregon	3.3	3.3	3.3	3.3	3.3
Pennsylvania	3.0	3.0	3.0	3.0	3.0
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0 (3.1)		3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
South Carolina	4.8 (4.9)	4.8 (4.9)	4.8 (4.9)	5.0	5.0
South Dakota	3.5		3.5	3.6	3.6
Tennessee	3.0		3.0	3.1	3.1
Texas	4.9	4.9	4.9	4.9	4.9
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0		3.0	3.0	3.0
Virginia	3.8		3.8	3.8	3.8
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.0		4.0	4.0	4.0
Wisconsin	3.0		3.0	3.0	3.0
Wyoming	3.5 (3.6)		3.5 (3.6)	3.5 (3.6)	3.5 (3.6
Countrywide Average	3.500 (3.515)	3.430 (3.435)	3.514 (3.530)	3.460 (3.475)	3.492 (3.5

CALENDAR YEAR 1980 TAX PROVISIONS (1)

State	Glass	Burglary and Theft	Boiler and Machinery
Alabama	6.3	6.3	6.7
Alaska	4.0	4.0	5.0
Arizona	3.0	3.0	4.0
Arkansas	3.5	3.5	4.5
California	3.4 (3.6)	3.4 (3.6)	4.4 (4.6)
Colorado	3.3	3.3	4.3
Connecticut	3.0	3.0	4.0
Delaware	3.0	3.0	4.0
Dist. of Col.	3.0	3.0	4.0
Florida	3.0	3.0	4.0
Georgia	4.3	4.0	5.0
Hawaii	5.3	5.3	6.3
Idaho	4.0 (4.1)	4.0 (4.1)	5.0 (5.1)
Illinois	3.0 (3.2)	3.0 (3.2)	4.0 (4.2)
Indiana	3.0	3.0	4.0
Iowa	3.0	3.0	4.0
Kansas	3.0	3.0	4.0
Kentucky	3.0	3.0	4.0
Louisiana	4.2	4.3	5.0
Maine	3.0	3.0	4.0
Maryland	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Massachusetts	3.3	3.3	4.3
Michigan	3.0 (3.2)	3.0 (3.2)	4.0 (4.2)
Minnesota	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Mississippi	4.0	4.0	5.0
Missouri	3.0	3.0	4.0
Montana	3.8	3.8	4.8
Nebraska	3.0	3.0	4.0
Nevada	3.0	3.0	4.0
New Hampshire	3.0	3.0	4.0
New Jersey	3.0	3.0	4.0
New Mexico	3.5 (3.9)	3.5 (3.9)	4.5 (4.9)
New York	2.9	2.9	3.9
North Carolina	3.5	3.5	4.5
North Dakota	3.5	3.5	4.5
Ohio	3.5	3.5	4.5
Oklahoma	5.0	5.0	6.0
Oregon	3.3	3.3	4.3
Pennsylvania	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Puerto Rico	5.0	5.0	6.0
Rhode Island	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
South Carolina	4.9	4.9	5.9
South Dakota	3.5	3.5	4.5
Tennessee	3.0	3.0	4.0
Texas	4.9	4.9	5.9
Utah	3.3	3.3	4.3
Vermont	3.0	3.0	4.0
Virginia	3.8	3.8	4.8
Washington	3.0	3.0	4.0
West Virginia	4.0	4.0	5.0
Wisconsin	3.0	3.0	4.0
Wyoming	3.5 (3.6)	3.5 (3.6)	4.5 (4.6)
Countrywide Average	3.392 (3.443)	3.402 (3.446)	4.424 (4.471)

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1979 THROUGH 4TH QUARTER 1980(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return (3)
Alaska	Administrative Assessment —$100 per Company	1/80	All	-
California	Reserve Insurance Company American Reserve Insurance Company Consolidated Mutual Insurance Company Manufacturers and Wholesalers Indemnity Exchange Medallion Insurance Company United America Underwriters Summit Insurance Company (Return) (4)	11/79	Auto All Other	0.187% 0.229%
	Key Insurance Exchange Los Angeles Insurance Company Summit Insurance Company Transnational Insurance Company Westgate-California Insurance Company Mobile Insurance Company (Assessment)	3/80	Auto All Other	-0.139%(-0.092%(5
	Imperial Insurance Company Medallion Insurance Company Manufacturers and Wholesalers Indemnity Exchange United America Underwriters Consolidated Mutual Insurance Company American Reserve Insurance Company Summit Insurance Company (Return) (6) Eldorado Insurance Company (Return) (6)	6/80	Auto All Other	0.107% 0.154%
Colorado	Reserve Insurance Company American Reserve Insurance Company Consolidated Mutual Insurance Company	11/79	All Lines	0.087%

Exhibit 2
Sheet 2

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1979 THROUGH 4TH QUARTER 1980(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return (3)
Connecticut	American Reserve Insurance Company Reserve Insurance Company Consolidated Mutual Insurance Company Empire Mutual Insurance Company (Return) (7)	11/80	Auto All Other	0.000% 0.000%
Hawaii	Reserve Insurance Company	11/80	All Lines	0.119%
Idaho	Reserve Insurance Company	7/80	All Other	0.095%
Illinois	Reserve Insurance Company American Reserve Insurance Company Consolidated Mutual Insurance Company Long Island Insurance Company	12/79	Auto All Other	0.028% 0.150%
Iowa	Reserve Insurance Company	11/79	All Lines	0.024%
	Reserve Insurance Company	6/80	All Lines	0.019%
Maryland	Reserve Insurance Company	7/80	Auto All Other	0.053% 0.063%
Michigan	Reserve Insurance Company American Reserve Insurance Company Consolidated Mutual Insurance Company	4/80	Auto All Other	0.032% 0.162%
Minnesota	Reserve Insurance Company	5/80	Auto All Other	0.040% 0.106%
New Mexico	Reserve Insurance Company American Reserve Insurance Company All-Star Insurance Corporation	11/79	All Other	0.438%
North Carolina	Reserve Insurance Company American Reserve Insurance Company	11/79	Auto All Other	0.043% 0.041%
North Dakota	Reserve Insurance Company American Reserve Insurance Company	6/80	All Lines	0.007%

Exhibit 2
Sheet 3

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1979 THROUGH 4TH QUARTER 1980(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return (3)
Pennsylvania	Reserve Insurance Company Consolidated Mutual Insurance Company	3/80	Auto All Other	0.015% 0.070%
Rhode Island	American Reserve Insurance Company Reserve Insurance Company Consolidated Mutual Insurance Company	8/80	Auto All Other	0.067% 0.074%
South Carolina	Reserve Insurance Company Atlantic and Gulf States Insurance Company	5/80	Auto All Other	0.073% 0.022%
Virginia	Consolidated Mutual Insurance Company Reserve Insurance Company	12/79	Auto All Other	0.005% 0.028%
	Reserve Insurance Company	12/80	All Other	0.058%
West Virginia	Professional Insurance Company Consolidated Mutual Insurance Company Reserve Insurance Company American Reserve Insurance Company Administrative Assessment - $10 per Company Summit Insurance Company (Return) (8)	12/79	All Other	0.042%
Wyoming	Reserve Insurance Company American Reserve Insurance Company	11/79	All Lines	0.071%

Exhibit 2
Sheet 4

HISTORY OF GUARANTY FUND ASSESSMENTS[1]
4TH QUARTER 1979 THROUGH 4TH QUARTER 1980[2]

Notes

1) The assessments made in states which allow a credit on the state premium tax are not shown here.

2) The tax provisions in parentheses shown in Exhibit 1 include only those assessments or returns made between 10/1/79 and 9/30/80. (Only those provisions where the assessment or return was of significant magnitude to modify the tax provisions are shown in parentheses).

3) Assessments are added to the indicated tax provisions for the state. Returns made on earlier assessments are indicated by a negative number and are subtracted from the state tax provisions.

4) In California, the return for the Summit Insurance Company was credited against the assessents for the companies listed.

5)a) In California, an assessment for the Mobile Insurance Company in the Auto account was charged against the returns of all companies listed.

b) Only the Summit Insurance Company and Westgate-California Insurance Company are involved in the return for the All Other account.

6) In California, the return for the Summit Insurance Company and the Eldorado Insurance Company applied to both accounts and were credited against the assessements for the companies listed.

7) In Connecticut the return for the Empire Mutual Insurance Company was credited against the assessments for the companies listed.

8) In West Virginia the return for the Summit Insurance Company was credited against the assessments listed.

NCCI National Council on Compensation Insurance

1 Penn Plaza
New York, New York 10119
Tel. (212) 560-1000

Frank Harwayne
Vice President
Director of Actuarial Research

MBJ

S 3 1981

August 31, 1981

Mr. Jon Hansen, Exec. Director
NAIC Central Office
633 West Wisconsin Avenue
Suite 1015
Milwaukee, Wisconsin 53203

Dear Mr. Hansen:

Enclosed is an exhibit setting forth the approximate percentage assessment factors and tax rates by state for inclusion in the reports on profitability for the workers compensation insurance line by state for the year 1980.

We understand the factors for other lines of insurance have been fowarded by ISO.

Very truly yours,

FH

Frank Harwayne
Vice President and Director
of Actuarial Research

NATIONAL COUNCIL ON COMPENSATION INSURANCE

STATE	TOTAL 1980 PERCENTAGE TAXES AND ASSESSMENTS
Alabama	5.6
Alaska	3.6
Arizona	5.35
Arkansas	4.23
California	3.05
Colorado	4.14
Connecticut	7.32
Delaware	5.2
Dist. of Columbia	3.91
Florida	2.05
Georgia	4.95
Hawaii	8.38
Idaho	4.3
Illinois	3.25
Indiana	3.33
Iowa	2.6
Kansas	4.16
Kentucky	0.65
Louisiana	2.45
Maine	2.7
Maryland	3.13
Mass.	3.0
Michigan	4.81
Minnesota	9.7
Mississippi	5.82
Missouri	3.81
Montana	3.84
Nebraska	2.6
N. Hampshire	2.6
N. Jersey	5.07
N. Mexico	3.32
N. York	12.5
N. Carolina	5.48
Oklahoma	4.6
Oregon	6.85
Pennsylvania	3.8
Rhode Island	6.95
South Carolina	7.55
South Dakota	3.1
Tennessee	4.6
Utah	3.85
Vermont	2.68
Virginia	0.6
Wisconsin	3.39